PITMAN'S OFFICE DESK BOOK

WITH TABLES AND READY RECKONER

550

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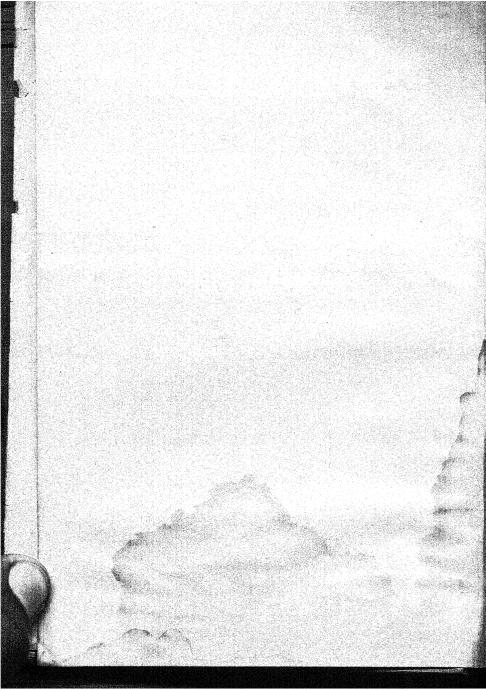
London
Sir Isaac Pitman & Sons, Ltd., 1 Amen Corner, E.C.
Bath and New York

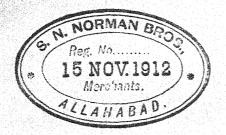
PRINTED BY SIR ISAAC PITMAN & Sons, Ltd., London, Bath and New York

PREFACE

THE present volume is designed to be a handy book for general office purposes. Many manuals have been prepared dealing with the various matters which appertain to business affairs, but in the present case an effort has been made to combine the whole, and to put forward a work which shall be useful at all times.

Special attention has been paid to Foreign Weights and Measures, and to the systems of Foreign Coinage. These should be of enormous assistance to those houses which have commercial dealings with other countries, and should facilitate calculations which are of the utmost importance.





ABBREVIATIONS AND CONTRACTIONS IN COMMON USE.

@, For, at, to. A1., First class (Lloyd's). A.A.G., Assistant Adjutant-General. A.B., Able Seaman. A.B., Artium Baccalaureus, Bachelor of Arts, (also B.A.) Abp., Archbishop. A.C., Ante Christum, Before Christ.

A/C., Account current. A/c., Account.

Acct., Accountant.
A.C.P., Associate of the College of

Preceptors.
A.D., Anno Domini, In the year of the Lord.

A/d., After date. A.D.C., Aide-de-camp.

Adjt., Adjutant. Ad. lib., Ad libitum, At pleasure.

Adm., Admiral. Act., Aetatis, In the year of his age. A.F.A., Associate of the Faculty of

Actuaries. A.G., Adjutant-General, Attorney-

General.

A.H., Anno Hejirae, In the year of the flight of Mahomet.

A.I.A., Associate of the Institute of Actuaries. A.I.C., Associate of the Institute of

Chemistry. A.I.C.A., Associate of the Institute of Chartered Accountants.

Ald., Alderman.
A.L.S., Associate of the Linnaean Society.

A.M., Anno Mundi, In the year of the world; Ante Meridiem, Before noon; Artium Magister, Master of Arts, (also M.A.) Amt., Amount.

Anon., Anonymous. Ans., Answer. A/o., Account of.

App., Appendix. A.R.A., Associate of the Royal Academy.

A.R.A.M., Associate of the Royal Academy of Music. A.R.H.A., Associate of the Royal

Hibernian Academy.

A.R.I.B.A., Associate of the Royal Institute of British Architects.

A.R.S.A., Associate of the Royal Scottish Academy. A.R.S.M., Associate of the Royal School of Mines.

A/S., Account Sale.

A.U.C., Ab urbe condita, From the building of the city, i.e. of Rome (753 B.C.).

B.A., Bachelor of Arts. Bart., Bt., Baronet. B.C., Before Christ.

B.C.L., Bachelor of Civil Law. B.D., Bachelor of Divinity. B/E., Bill of Exchange.

B.L., Bachelor of Laws (also LL.B.)

B/L., Bill of Lading. B.P., British Pharmacopoeia.

B/P., Bill of Parcels, Bill payable. Bp., Bishop. B.P.B., Bank Post Bill. B/R., Bill receivable.

Brit. Mus., British Museum. B.S., Bachelor in Surgery. B/S., Bill of Sale.

B.Sc., Bachelor of Science. B.V., Blessed Virgin.

B.V.M., Blessed Virgin Mary. C/-., Currency or Coupon. C.A., Chartered Accountant.

C/A., Capital Account. Cantab., Of Cambridge.

Cantuar., Of Canterbury. The Archbishop of Canterbury uses this as his surname.

Cap., Caput, Chapter. Capt., Captain.

C.B., Companion of the Bath.

C/B., Cash Book.

C.C., County Councillor. C.C.C., Corpus Christi College.

C.E., Civil Engineer. Cent., A hundred.

C.E.T.S., Church of England Temperance Society.

. & F., Cost and Freight.

Cf., Confer, compare.

Cg., Centigramme. C.I.E., Companion of the Order of the Indian Empire.

C.I.F., Cost, Insurance, and Freight.

C.J., Chief Justice. Cl., Centilitre. Cm., Centimetre.

C.M.G., Companion of the Order of St. Michael and St. George.

Co., Company. c/o., Care of.

C.O.D., Cash on delivery.

Col. Colonel. Coll., College.

Con., Contra, against. C.P., Common Pleas. Ct., Credit, Creditor.

C.S., Civil Service. Clerk to the Signet. C.S.I., Commander of the Order of the Star of India.

C.T.C., Cyclists' Touring Club. Ct., Current

Cum d/-., With dividend. C.V.O., Commander of the Royal Victorian Order.

Cwt., Hundredweight. D/B., Day Book.

Dbk., Drawback.

D.C.L., Doctor of Civil Law D.D., Doctor of Divinity. d/d., Day's date.

Deft., Defendant.

Del., Delineavit, He (or she) drew it. Dft., Draft.

D.G., Deo gratia, By the grace of God. Dis., Discount.

D.L., Deputy Lieutenant. D.Litt., Doctor of Literature, also

Litt.D. Div., Dividend.

Do., Ditto, the same.

Doz., Dozen. D. Phil., Doctor of Philosophy.

Dr., Debtor, Doctor, Dram. d/s., Day's sight.
D.Sc., Doctor of Science.

D.S.O., Distinguished Service Order. Dunelm., Of Durham, the surname

used by the Bishop of Durham. D.V., Deo volente, God willing.

Dwt., Denarius-weight, Pennyweight. Ebor., Of York, the surname used by the Archbishop of York.

Ed., Edition, Editor. E.E., Errors Excepted.

E.g., Exempli gratia, for example. E. &. O. E., Errors and Omissions

Excepted. E.R., Edwardus Rex.

Et al., et alibi, And elsewhere. Etc., &c., Et cetera, And other things.

Et seq., And the following. Ex. cp., Ex coupon.

Ex. div., Exclusive of dividend. Fahr., Fahrenheit.

F.A.A., Free of all average.

F.A.S., Free alongside side. F.A.S., Fellow of the Antiquarian

Society. F.A.S.E., Fellow of the Antiquarian Society of Edinburgh.

F.C.A., Fellow of the Institute of Chartered Accountants.

F.C.P., Fellow of the College of Preceptors.

Fcp., Foolscap.

F.C.S., Fellow of the Chemical Society. F.D., Fidei Detensor, Defender of the Faith.

F.E.I.S., Fellow of the Educational Institute of Scotland.

F.F.A., Fellow of the Faculty of Actuaries.

F.F.P.S., Fellow of Faculty of Physicians and Surgeons (Glasgow).

F.G.A., Free of general average. F.G.S., Fellow of the Geological Society.

F.I.A., Fellow of the Institute of Actuaries.

F.I.C., Fellow of the Institute of Chemistry. F.J.I., Fellow of the Institute of

Journalists.

F.L.S., Fellow of the Linnaean Society. F.M., Field-Marshal. Fo., Folio.

F.O.B., Free on Board.

F.P.A., Free of particular average.

F.R.A.S., Fellow of the Royal Astronomical Society.

F.R.C.P., Fellow of the Royal College of Physicians.

F.R.C.S., Fellow of the Royal College of Surgeons.

F.R.C.S.E., Fellow of the Royal College of Surgeons, Edinburgh.

F.R.C.S.I., Fellow of the Royal College of Surgeons, Ireland. F.R.C.V.S., Fellow of the Royal Col-

lege of Veterinary Surgeons. F.R.G.S., Fellow of the Royal Geo-

graphical Society. F.R.H.S., Fellow of the Royal His-

torical Society; or of the Royal Horticultural Society.

F.R.I.B.A., Fellow of the Royal Institute of British Architects.F.R.M.S., Fellow of the Royal Micro-

scopical Society.

F.R.S., Fellow of the Royal Society. F.R.S.E., Fellow of the Royal Society of Edinburgh.

F.R.S.G.S., Fellow of the Royal Scottish Geographical Society.

F.R.S.L., Fellow of the Royal Society of Literature.

F.S.A., Fellow of the Society of Antiquaries.

F.S.A.Scot., Fellow of the Society of Antiquaries of Scotland.

F.S.S., Fellow of the Statistical Society.

Ft., Foot. F.Z.S., F Fellow of the Zoological Society.

G.C.B., Grand Cross of the Bath. G.C.I.E., Grand Commander of the

Order of the Indian Empire. G.C.M.G., Grand Cross of St. Michael and St. George.

G.C.S.I., Grand Commander of the Star of India.

G.C.V.O., Grand Cross of the Royal Victorian Order.

P.O., General Post Office, H.A.C., Honourable Artillery Com-

pany.
Hampshire.

H.B.M., His, or Her, Britannic Majesty.

H.C., House of Commons.

H.C.M., His, or Her, Catholic Majes-

H.E., His Eminence. Honoura H.E.I.C.S., Honourable East India Company's Service.

H.H., His Holiness, or His Highness.

Hhd., Hogshead.

H.I.H., His, or Her, Imperial High-

H.J.S., Hic jacet sepultus, Here lies buried.

H.L., House of Lords.

H.M.C., His, or Her, Majesty's Cus-

H.M.I.S., His Majesty's Inspector of Schools.

H.M.S., His, or Her, Majesty's Ship, or Service.

H.P., Horse Power.

H.P.N., Horse Power Nominal.

H.R.H., His, or Her, Royal High-

H.R.I., Holy Roman Empire. H.R.S.A., Honorary R.S.A. Hunts., Huntingdonshire. H.W.M., High Water Mark.

I. or Imp., Imperator, or Imperatrix, Emperor or Empress.

Ib., Ibidem, The same place. I.C.S., Indian Civil Service.

Id., Idem, the same. i.e., id est, that is.

I.H.S., Jesus Hominum Salvator, Jesus, the Saviour of Men.

I.M.S., Indian Medical Service. In., Inch.

Infra dig., Infra dignitatem, Beneath one's dignity.

I.N.R.I., Jesus Nazarenus Rex Judae-

Inst., Instant, the present month. Int., Interest.

In. trans., In transitu, On the way. Inv., Invoice.

Invt., *Invenit*, He designed. I.O.G.T., Independent Order of Good

Templars. I.O.O.F., Independent Order of Odd-

fellows.

I.O.U., I owe you.

I.P.D., In presentia dominorum, In presence of the Lords of Session, (Edinburgh).

I.R., Inland Revenue. I.S.C., Indian Staff Corps.

I.S.O., Imperial Service Order. J.A., Judge Advocate. J/A., Joint Account.

J.P., Justice of the Peace. Jr. or Jun., Junior. Kt. or Knt., Knight. K.B., King's Bench.

K.C., King's Counsel.

K.C.B., Knight Commander of the Bath.

K.C.I.E., Knight Commander of the Order of the Indian Empire.

K.C.M.G., Knight Commander of St. Michael and St. George. K.C.S.I., Knight Commander of the

Star of India. K.C.V.O., Knight Commander of the Royal Victorian Order.

K.G., Knight of the Garter.

Kilog., Kilogramme.

Kilom., Kilometre.

K.P., Knight of St. Patrick.

K.T., Knight of (the Order of) the Thistle.

L.A., Legislative Assembly, or Law Agent.

L.A.C., Licentiate of the Apothecaries' Company.

Lancs., Lancashire. Lb., Pound.

L.C., Lord Chancellor.

L/c., Letter of Credit. L.C.P., Licentiate of the College of

Preceptors. L.D.S., Licentiate of Dental Surgery. Ld. or Ltd., Limited.

Lieut., Lieutenant.

Litt.D., Doctor of Letters. L.L., Lord Lieutenant. L.L.A., Lady Literate in Arts.

LL.B., Bachelor of Laws. LL.D., Doctor of Laws. L.M., Long metre.

Loc. cit., Loco citato, In the place cited.

Log., Loquitur, He (or she) speaks. L.R.C.P., Licentiate of the Royal College of Physicians.

L.R.C.P.E., Licentiate of the Royal College of Physicians, Edinburgh. L.S., Locus sigilli, Place for the seal.

fT., Pounds Turkish. M., Thousand.

M.A., Magister Artium Master of Arts. M.B., Bachelor of Medicine.

M.C., Master of Ceremonies. M/C., Metalling clause (marine assur-

ance), and marginal credit (bank-

M.C.P., Member of the College of Preceptors.

M.D., Doctor of Medicine. M/d., Month's date. M.E., Mining Engineer.

M.F.H., Master of Foxhounds.

erren per

M.I.C.E., or M.Inst.C.E., Member of the Institute of Civil Engineers. M.I.Mech.E., of the Member

Institute of Mechanical Engineers. M.L.A., Member of the Legislative Assembly.

MM., Messieurs, gentlemen.

Mm., Millimetres.

M.P., Member of Parliament.

M.P.S., Member of the Pharmaceutical Society. M.R.A.S., Member of the Royal

Asiatic Society. M.R.C.P., Member of the Royal

College of Physicians. M.R.C.S., Member of the Royal

College of Surgeons. M.R.C.V.S., Member of Royal College

of Veterinary Surgeons. M.R.I.A., Member of the Royal Irish Academy.

MS., Manuscript. M/S., Month's sight.

MSS., Manuscripts. Mus.B., or Mus. Bac., Bachelor of Music.

Mus. Doc., Doctor of Music. M.V.O., Member of the Royal Vic-

torian Order.

N/A., No advice (banking). N/a., Non-acceptance. N.B., North Britain; New Bruns-

wick; nota bene, mark well. N.D., Not dated.

N/e., No effects.

Nem. con., Nemine contradicente, Without opposition.

Nem. dis., Nemine dissentiente. No person disagreeing, unanimous.

Net., Netto, lowest. N/f., No funds. N.J., New Jersey.

No., Numero, number.

Non obst., Non obstante, notwithstanding. Non pros., Non prosequitur, He (or

she) does not prosecute. Non. seq., Non sequitur, It does not

follow. Notts., Nottinghamshire.

N.S., New Style (Calendar). N/s., Not sufficient (banking).

., Degree. O/a., On account. O/d., On demand.

Ob., Obiit, died. O.H.M.S., On His Majesty's Service. O.M., Order of Merit.

%, per cent., or in the hundred. % ... per thousand.

Op. cit., Opere citato, In the work cited.

O.S., Ordinary Seaman: Old Style. O.S.B., Order of St. Benedict.

Oxon., of Oxford. Oz., Ounce. P/A., Power of Attorney.

P/C., Privy Councillor. P/C., Price current. P/c., Per cent. Pd., Paid.

Per an., Yearly. Per pro. or P.p., Per procuration. Ph.D., Doctor of Philosophy.

Pinx., Pinxt., or Pxt., Pinxit. He painted.

P.M., Post Meridiem, After Noon. Pm., Premium.

P/N., Promissory Note. P.O., Postal Order.

P.O.O., Post Office Order. Pp., Pages. P.P.C., Pour prendre congé, to take

leave, sav good-bye. P.P.S., Further postcript.

P.R.A.. President of the Royal Academy.

P.R.I.B.A., President of the Royal Institute of British Architects.

Pro, For. Pro tem., Pro tempore, For the time

Prox., Proximo, The next month. P.R.S., President of the Royal

Society. P.S., Postscriptum, Postscript. P.T.O., Please turn over.

P.W.D., Public Works Department. Q.C., Queen's Counsel

Q.E.D., Quod erat demonstrandum, Which was to be proved.

Q.E.F., Quod erat faciendum, Which was to be done.

O.M.G., Quartermaster-General. Or., Quarter:

Or., Quarter.
Quant. suff., Quantum sufficit, A. S.P.Q.R., Senatus populusque Rosufficient quantity.

of the Gospel.
S.P.Q.R., Senatus populusque Romanus, Senate and People of

Q.V., Quod vide, Which see. Qy., Query.

R., Rupee. R.A., Royal Academy, or Royal Artillery.

R.A.M., Royal Academy of Music. R.A.M.C., Royal Army Medical Corps.

R/D., Refer to drawer (banking).

R.E., Royal Engineers. Reau., Réaumur.

Reg., Regd., Registered. Rev., Reverend.

R.H.A., Royal Horse Artillery.

R.I.B.A., Royal Institute of British Architects.

R. et.I., King and Emperor.

R.I.P., Requiescat in bace. May he (or she) rest in peace.

R.M., Royal Mail.

Rm., Ream. R.M.A., Royal Marine Artillery.

R.M.L.I., Roval Marine Light Infantry.

R.M.S., Royal Mail Steamer. R.N., Royal Navy.

R.N.R., Royal Naval Reserve.

Rs., Rupees. R.S.A., Royal Scottish Academician

R.S.O., Railway Sub-Office. R.S.V.P., Répondez s'il vous plait,

Please reply. Rt. Hon., Right Honourable. Rt. Rev., Right Reverend.

R.T.S., Religious Tract Society. R.U.I., Royal University, Ireland.

R.W.S., Royal Society of Painters in Water Colours. Rx., ro rupees.

Ry., Railway. S. Dollars.

Salop., Shropshire. Sc., Scilicet, to make known; to wit. Scp., Script.

S/D., Sea damaged (grain trade).

S.G., Solicitor-General. S.J., Society of Jesus. S.M., Short metre. S/N., Shipping note. S.P., Supra protest.

S.P.C.A., Society for the Prevention

of Cruelty to Animals. S.P.C.K., Society for Promoting Christian Knowledge.

S.P.G., Society for the Propagation

Rome.

Sq., Square. S.S., Steamship.

S.S.C., Solicitor before the Supreme Courts.

Stg., Sterling. Stk., Stock.

S.T.P., Sanctae Theologiae Professor, Doctor of Divinity.

T.C.D., Trinity College, Dublin.
Temp., Tempore, In the time of.
T.O., Turn over.
T.O., Tale quale (grain trade).
T.T., Telegraphic transfers.
U/a., Underwriting account.
U.D.C., Urban District Council.
U.F., United Free Church.
U.K., United Kingdom.
Ult., Ultimo, Last month.
U.P., United Presbyterian Church.
U.S.A., United States of America.
U.S.N., United States Navy.
U/w., Underwriter.
v., versus, Against.
V.A., Order of Victoria and Albert.
V.C., Victoria Cross; Vice-chancellor.
V.D., Volunteer Decoration.
V.G., Vicar-General.

Viâ.. By the way of
Viz., Videlicet, Namely,
W.I., West Indies.
W.S., Writer to the Signet.
W.B., Way Bill.
W/b., Water ballast (shipping).
Wt., Weight.
W/W., Warehouse warrant.
X.c., Ex coupon.
X.d., Ex dividend.
X.in., Ex interest.
Xmas., Christmas.
X. new, Ex new.
Yd., Yard.
Y.M.C.A. Young Men or Young
Y.W.C.A. Women's Christian Association.
&, and.
&c., and so forth.

OFFICE DESK BOOK

Actj

[Act

ACTION OF LAW An action is defined as " a civil proceeding commenced by writ, or in such other manner as may be prescribed by rules of court." may be taken, under certain conditions, either in the High Court or in the proper county court. But a plaintiff must be careful to choose the county court if the action can properly be tried there, or he may find himself mulcted in the costs of the proceedings, even though he happens to be successful in establishing his claim. By sect. 116 of the County Courts Act, 1888, it is enacted, "with respect to any action brought in the High Court which could have been commenced in the County Court, the following provisions shall apply: if in an action founded on contract the plaintiff shall recover a sum less than £20 he shall not be entitled to any costs of the action, and if he shall recover a sum of £20 or upwards, but less than £50, he shall not be entitled to any more costs than he would have been entitled to if the action had been brought in a county court; unless a Judge of the High Court certifies there was sufficient reason for bringing the action in that court, or unless the High Court or a Judge thereof at Chambers shall by order allow costs." If the action is one of tort the same rule applies, but the amounts are £10 and £20 respectively, instead of £20 and £50.

An action may be commenced in the High Court, and afterwards remitted to a county court. This frequently happens in actions of contract, where the claim does not exceed £100, unless one of the parties can show good reason why the case should not be sent for trial to a county court, and also in chancery proceedings, for the jurisdiction of county courts in chancery cases is applicable where the value of the matter in dispute does not exceed £500. In the winding-up of joint stock companies the jurisdiction of certain county courts extends to those companies whose capital does not exceed £10,000.

The jurisdiction of the County Court has recently been extended to £100, instead of £50 as formerly, and if an action is now brought in the High Court for a sum less than £100, the costs allowed will only be on the County Court scale unless otherwise provided.

The division of the High Court in which proceedings are to be taken will depend upon the nature of the matter in dispute. Many matters connected with shipping, such as salvage, bottomry, and the mortgages of ships, must be dealt with in the Admiralty Division. Others which have reference to partnership questions, patents, trademarks, and copyrights, must be dealt with in the Chancery Division. The winding-up business of companies is conducted by one

or more of the Chancery Judges in turn. But as to the bulk of the disputes which can arise out of commercial matters, action must be taken in the King's Bench Division, or, if commenced in the wrong division, it will be transferred there. A special called the Commercial Court, has been established in this Division for the trial of causes "arising out of the ordinary transactions of merchants and traders; amongst others, those relating to the construction of mercantile documents, export or import of merchandise, affreightment, insurance, banking, and mercantile agency and mer-

cantile usages." An action is commenced in the High Court by a writ of summons, which is a command to the defendant to appear and answer to a claim made by the plaintiff. The nature of the claim is briefly stated in the indorsement of the writ. Within eight days of the service of the writ the defendant must make up his mind whether he will allow judgment to go against him or will contest the claim. If he resolves upon the latter course he must enter an appearance. The sequel depends upon the nature of the indorsement and the defence which is set up. In some cases, especially in actions on bills of exchange, or for the amount due upon goods sold, the whole matter may be quickly disposed of by what is known as procedure under Order XIV. But if this course is not possible, the plaintiff will generally deliver a document called a statement of claim, in which the particulars of his case against the defendant will be set forth more fully than in the indorsement of the writ. The defend-

ant, in turn, will deliver his defence, and in addition will state any counter-claim or set-off which he desires to raise against the plaintiff. To this the plaintiff sometimes replies. These are called the pleadings in the action. Many other steps may be taken before the case comes on for trial. If there are documents, to which reference ought to be made, each party must allow the other to inspect and take copies of them. Again, in order to clear the ground and leave the issue to be tried as simple as possible, either the plaintiff or the defendant may obtain an order to put certain interrogatories to his opponent, that is, questions as to matters relevant to the case in dispute, which questions must be answered on oath, and may be used at the trial. In due course the trial takes place, all the points raised by the parties in the pleadings are adjudicated upon, and judgment is pronounced.

The judgment depends entirely upon the nature of the claim. If the plaintiff fails to make out his case, judgment is given against him, and he is generally condemned in the costs of the proceedings. If he succeeds, he obtains an order for relief, varying according to circumstances. In most cases of contract the relief takes the form of an award of damages in money. But it is open to the court in some cases, for example, the sale of goods to decree what is known as specific performance, that is, to make an order that the contract itself shall be performed according to its terms. It may also order, if it thinks fit, that the contract shall be rescinded. In partnership actions the judgment may order a dissolution of the partner-

ship, and an account to be taken of the transactions between the partners. Another form of relief is injunction, which is the opposite of specific performance. The defendant is thereupon ordered to refrain from doing certain things which he has claimed to have a right to do. This is the ordinary form of judgment, either alone or in addition to an account, which a successful plaintiff obtains in cases of patents, copyright, etc. In cases of interpleader the court decides which of two parties is entitled to goods, etc., which are held by a third and independent person.

A judgment would be of little or no value unless the court gave special means of enforcing it. If it consists of an order to do, or to refrain from doing, certain things. the party in default renders himself liable, unless he obeys the order, to have a writ of attachment issued against him for contempt of court, and he may be ordered to be imprisoned during the court's pleasure, or until he obeys the judgment. But if the judgment is an award of money damages, a writ of execution is the usual mode in which it is en-The most common form forced. is that known as a writ of fi. fa. contraction of fieri faciaswhich commands the sheriff to seize and sell the goods of the debtor in satisfaction of the debt. If the order commands that the lands of the debtor are to be seized, it is called a writ of elegit. When satisfaction cannot be obtained in either of these ways, and the debtor is entitled to receive money from any source, there is a method of attaching his interest by what is known as equitable execution. A receiver is appointed who is empowered to collect the debt and take what is

necessary to meet the claims of the creditor. Again, if it appears that there are debts owing to the debtor, a garnishee order may be obtained, under which the debtors of the debtor will be compelled to pay over the amount of their debts to the creditor instead of to the debtor, and will obtain a discharge for so doing. If the debtor is entitled to any stocks, shares, etc., a charging order will sometimes be granted, which will have the effect of preventing him from dealing with the same without due notice to the creditor.

Lastly, if a debtor is contumacious, and refuses to pay his judgment debts, and it is proved that he has had the means of doing so since the date of the judgment, he may be brought up before the court upon a judgment summons, and sentenced to a term of imprisonment for any period not exceeding six weeks.

When action is taken in a county court, the proceedings are commenced by what is called a plaint, or, in certain cases where the claim is for a liquidated amount, by a default summons. There are special rules as to cases under the Employers' Liability Act and the Workmen's Compensation Act, which must be commenced in a county court. generally the steps in a county court action, except that there are no formal pleadings as in the High Court, are similar to those in a High Court action, and judgments may be enforced in the same manner as detailed above. (See County Courts)

An appeal may be brought from a decision of the High Court to the Court of Appeal, and afterwards from the Court of Appeal to the House of Lords. From a

county court an appeal lies to a Divisional Court of the King's Bench Division, a tribunal composed, at the present time, of three judges. There is no appeal, without the leave of the county court judge, in cases where the subject matter in dispute is of less value than £20, and in all cases the appeal must be from the decision of the judge upon a point of law. No appeal from a county court can go beyond the Divisional Court without special leave. Appeals under the Workmen's Compensation Act go direct from the county court to the Court of Appeal.

With the exception of ambassadors and their suites, the English courts have, in general, jurisdiction—and therefore an action at law can be maintained-over all persons resident in this country, in respect of all transactions therein. If an alien settles in England and has a fixed determination of making his permanent home here, he is said to possess an English domicil, and it is immaterial whether he intends to become a naturalised citizen or not. Aliens who are not domiciled are subject in all respects to the law of England, so long as they are resident here: and it is the general opinion, although the point is not quite free from doubt, that their capacity to enter into the ordinary mercantile contracts is governed by the law of this country when the contract is made in England. In other matters the capacity to contract is determined by the law of the domicil. For example, a domiciled Frenchman cannot contract a valid marriage in England unless he has the capacity to do so by the law of France.

When, however, a contract is

made between two persons with respect to a transaction to be carried out in another country, two other questions arise: (1) In which country is an action to be brought for breach of the contract? (2) What are the rights and liabilities which arise under the contract?

In the first place, it must be noticed that the English courts will refuse to entertain any jurisdiction as to any contract concerning land abroad. This is on the ground that it would be impossible to give effect to a judgment which might not be in harmony with the ideas and the law of the country in which the land was situated. Thus, if a dispute arises as to immovable property, that is, land, in France, the parties must rescrt to the French courts for a settlement of their differences, even though the disputants are resident in England. The same rule applies if the land is in Scotland or Canada, for since the systems of law of these countries are different from the law of England, their law is considered as much foreign law as the law of France.

A contract relating to movable property is valid in all parts of the world, if it is valid by the law of the country where it is made: and for this purpose a contract is supposed to be made at the place where the acceptance of an offer is signified. Therefore, if a contract is made abroad between two aliens, or between an Englishman and an alien, who afterwards take up their residence in this country, an action may be brought upon it in the English courts. But if one only of the parties is resident in England, the possibility of bringing an action in an English court will depend

upon whether service of the writ can be effected upon the defendant. The cases in which this can be done are fully set out in Order XI. of the Rules of the Supreme Court. If the English courts refuse to entertain jurisdiction, the plaintiff must have recourse for any remedy to the courts of the country in which the defendant resides.

When an action is brought in a foreign country and judgment obtained against a defendant who is resident in England and has no property in the country where the judgment is pronounced, an action may be brought upon the judgment in this country, and, unless any irregularity is proved, it will be enforced here. An English plaintiff who cotains a judgment in an English court can obtain similar satisfaction in the majority of civilised states.

ADDRESSES

Forms of Address

King or Queen. To His (or Her) Most Gracious Majesty, King— (or Queen), Sire (or Madam). May it please your Majesty. Conclusion—I have the honour to remain, Your Majesty's most obedient Servant. Verbal address—"Your Majesty."

Royal Family. To His (or Her) Royal Highness, Prince— (or Princess). Your Royal Highness. Conclusion—I have the honour to remain, Your Royal Highness's most humble (or obedient) Servant. Verbal address—"Your Royal Highness."

Duke. To His Grace the Duke of —. My Lord Duke. Conclusion—I beg to subscribe myself, Your Grace's most obedient Servant. Verbal address—"My Lord." or "Your Grace."

Duchess. To Her Grace the Duchess of —. My Lady (or Madam). Conclusion—Same as for a Duke altered. A Duke's addressed as "My Lady —," and if married to a commoner retains her title.

Marquis. To the Most Honourable the Marquis of —. My Lord Marquis. Conclusion—I have the honour to be, Your Lordship's most obedient Servant. Verbal address—My Lord. (The eldest son of a Marquis takes his father's second title, and is addressed as if he were an Earl or Viscount.)

Marchioness. To the Most Honourable the Marchioness of —... My Lady. Verbal address—My Lady. (If the title of a Marquis or Marchioness is taken from a place the word "of" is prefixed, as The Marquis of Salisbury; if it is a family name, as Earl Roberts, this is not necessary.)

Earl. To the Right Hon, the Earl of ——, My Lord, Conclusion—I have the honour to remain, My Lord, Your most obedient Servant. Verbal address—My Lord,

Countess. To the Right Hon. the Countess of ——. My Lady. Conclusion—same as for an Earl, altered for Lady. Verbal address—My Lady. (The eldest sons of Earls have the title of Lord and Rt. Hon., and their wives are addressed accordingly. The younger sons are styled Esquires and Honourable, and their wives are "Honourable.")

Viscount or Baron. To the Right Hon. Lord Viscount, or The Lord —. My Lord. Conclusion—Your Lordship's obedient Servant. Verbal address—My Lord. (Wives of Viscounts are addressed as My Lady. Sons and daughters are styled Honour-

able, and if the latter are married to a commoner, are addressed as "The Hon. Mrs. ---," or, if to a Baronet or Knight, "The Hon. Lady —.")

Baronet or Knight. To Sir — (and first Christian name), Bart. (or Knt.). Sir (and first Christian name). Conclusion— Your obedient Servant. (The wives of Baronets and Knights take the title "Lady," and are addressed as "My Lady." with the conclusion, Your Ladyship's obedient servant.)

Lord Chancellor. Begin: My Lord. End: I have the honour to be, with great respect, Your Lordship's most obedient Servant. Superscribe: The Right Honourable The Lord Chancellor,

etc., etc., etc.

Lords of Appeal in Ordinary. Begin and end as to Lord Chancellor. Superscribe: The Right Honourable Lord ———

Lord Chief Justice of England. Begin and end as to Lord Chancellor. Superscribe: The Right Honourable The Lord Chief Jus-

tice of England. Master of the Rolls. Begin: My Lord (or Sir). End: I have the honour to be, My Lord (or Sir), Your (Lordship's) most obedient Servant. Superscribe: To the Right Honourable Lord -(or Sir ------), Master of the Rolls; or His Honour The Master of the Rolls.

Lords Justices of Appeal. Begin: Sir (only addressed as "My Lord" when on the Bench), End: I have the honour to be Sir, your most obedient and humble Servant. Superscribe: The Right Hon. The Lord Justice — ; or The Right Hon. Sir — , Lord Justice of Appeal.

Judges. Begin: Sir (only "My

Lord," or "Your Lordship," when on the Bench). End: I have the honour to be, Sir, Your most obedient and humble Servant Superscribe: "Hon. —," or if a Knight, "Hon. Sir —."

Lord Advocate. Begin: Sir. End: I am, Sir. Your most obedient Servant. Superscribe: "To the Right Hon. the Lord Advocate," or "The Right Hon. --."

Lord of Session. Begin: My Lord. End: I have the honour to be my Lord, Your Lordship's obedient and humble Servant. Superscribe: "Hon. Lord ---."

Privy Councillor. To the Right Hon. —. Sir. Conclusion— Your obedient Servant, Verbal

address-Sir.

Lord Mayor. To the Right Hon. the Lord Mayor of -My Lord Mayor. His wife is styled "Lady Mayoress," and is personallyaddressed as "Your Ladyship." The Chief Magistrates of London, Birmingham, Bristol, Cardiff, Leeds, Liverpool, Manchester, Newcastle, Sheffield, York, Bolfast, Dublin, and Cork are Jone entitled to be addressed as "Furd Mayor." The Lord Mayors London and York are the only two entitled to the prefix "Right Hon."

Mayor. The Worshipful the Mayor of ——. Sir.

Lord Provost and Provost. In Scotland the Provost takes the place of the English Mayor, and is addressed in the same manner with the verbal difference. Lord. Provosts are those of Edinburgh, Glasgow, Aberdeen, Dundee, and Perth. The Lord Provost of Edinburgh is entitled to the prefix "Right Hon."

Councillors are generally addressed as "Mr. Councillor" so and so.

Ambassador. To His Excel-

lency the Right Honourable ——, or His Excellency the Ambassador for ---. My Lord.

Archbishop. To the Most Rev. the Lord Archbishop of ——. My Lord Archbishop, or Your Grace. Conclusion-I remain, My Lord Archbishop, Your obedient Servant. Verbal address—Your Grace. The Archbishop of Armagh is addressed as His Grace the Lord Primate of Ireland.

Bishop. The Right Rev. the Lord Bishop of ——. My Lord. Dean. The Very Reverend the

Dean of —. Sir.
Archdeacon. The Ven. Archdeacon of -Sir.

Clergy. The Revd. (with Christian and Surname). Sir.

Cardinal. His Eminence Cardinal -, or if also an Archbishop, His Eminence the Car-

dinal Archbishop of ——. Members of Parliament are addressed in the ordinary way, but have M.P. added to Surname.

Military and Naval Officers. The professional rank should be

prefixed to the name.

In addressing persons entitled to use any special initials after their names, it is customary to add these, or, if numerous, the principal of them; thus, George Graves, Esq., G.C.B.; Sir William Horne, G.C.S.I., F.R.G.S.

AGREEMENTS

Except in so far as is required by statute, any contract entered into between parties may be proved by verbal agreement. But every such agreement must be based upon what is called consideration, that is, the one party must give, do, or suffer something in return for what is given, done, or suffered by the other party. The law never inquires into the adequacy of the

consideration, unless it is of such a character as to presuppose something in the nature of fraud. But the consideration must not be something which is past, or unlawful, nor must it be so vague and indefinite as to make it quite uncertain in its character. Also it must not be something which a person is already bound to do.

Bills of exchange, cheques, promissory notes, etc., must be in writing. So also must assignments as to copyright, contracts of marine insurance, and acknowledgments of debts barred by the Statute of Limitation.

Other agreements are provided for by the Statute of Frauds, and the Sale of Goods Act. By the former, speaking generally, all contracts which have to deal with land must be evidenced by writing, and in many cases a deed is necessary. Again, all contracts which cannot be performed within a year, all contracts of guarantee, and all contracts made in consideration of marriage must have a note or memorandum in writing to make them sustainable in a court of law. On the sale of goods the contract, if executory, must be evidenced by writing if the value of the goods sold is £10 and upwards. (See Sale of Goods.)

Whenever the terms of a contract are complicated it is advisable to reduce them to writing, as this facilitates proof. In drawing up an agreement, the greatest care is necessary. It should contain:-

1. The names of the parties.

- 2. The subject matter of the contract.
- 3. All material facts as dates.
- The consideration upon which the contract is founded

5. It must be signed by the parties.

It must be remembered that evidence cannot be given to vary a written contract, and this is so, even though the Statute of Frauds does not require a document in writing, if the terms of the contract have really been reduced to writing, and the memorandum is produced and relied upon. Agreements are frequently drawn without stating the consideration. This is fatal to the party producing them, even though they are quite regular in other respects. An exception exists-it is not absolutely necessary that the consideration should be set out in a contract of guarantee.

An agreement, in order to be produced in a court of law, must be stamped. The stamp is a 6d. one. If an adhesive stamp is used, it must be cancelled by the person who gives the memorandum. If an impressed stamp is used, the stamp must be affixed not more than fourteen days after the date of the agreement. But an application to Stamp an Agreement may be made after fourteen days, and if there is nothing suspicious about the case the stamping is effected at a small

extra charge.

The following agreements are

exempt from stamp duty:—
1. Where the subject matter is of less value than £5, or is incapable of pecuniary measurement.

 Where the agreement has reference to the hire of any labourer, artificer, manufacturer, or menial servant.

3. Where the agreement is one relating to the sale of any goods, wares, or merchandise.

Agreements are generally drawn in two or more parts, according

to the number of parties. They should agree in all particulars—one party signing one, the other party signing the other. These should then be exchanged, and each party then holds a document upon which the other can be charged.

Agreements can be cancelled by mutual consent. The consent of each party to forego his claim against the other is a sufficient consideration for the new agreement to cancel the old one.

A right of action arising out of a simple contract, even though evidenced by a written agreement, is six years only.

As to the penalty for not stamping an agreement within the proper time (which is not always enforced to its full extent), see Stamp Duties.

BANK NOTES

A bank note is a promissory note issued by a bank, payable to bearer on demand.

The Bank of England is gradually acquiring the monopoly of issuing notes in England. But few country banks now retain the privilege.

No notes may be issued for a less sum than £5 in England. In Scotland and Ireland notes may be issued, by banks of issue, for any number of pounds, from one upwards.

Bank of England notes are legal tender in England for sums above £5, except at the Bank itself or at one of its branches. They are not legal tender in Scotland or Ireland, although they circulate with the utmost freedom. Country notes are not legal tender, and a country banker is not bound to accept his own notes, even in payment to himself.

Since bank notes are negotiable instruments, the finder of a lost note is entitled to retain it against. the whole world, except the rightful owner, and any one who takes such a note from the finder bona fide and for value can retain it even against the lawful owner. The same thing applies to a note which has been stolen and afterwards negotiated, provided the holder has taken it in good faith and given value for it. There is not much efficacy in the so-called "stopping the payment" of bank notes. If notice is given to a bank that notes have been lost or stolen, it may be possible to trace the channels through which they have passed since they were last in the possession of the rightful owner, but a bond fide holder is in no way prejudiced or liable to restore them.

Bank notes are often cut into halves and remitted by post under different covers. The halves must be pasted together before being presented for payment. This mutilation does not affect the negotiability of the notes, whereas a banker would refuse payment of a cheque or a bill which had been torn in any way.

BANKRUPTCY

Literally, a bankrupt is one whose bench or table is broken; the word being derived from the Italian banco, a bench on which the Venetian money-changers displayed their money, and the Latin word ruptus, broken. The modern bankrupt is a person who is unable to pay his just debts.

In law, a bankrupt differs from an ordinary debtor because— 1. His property is seized for

the benefit of all his creditors.

2. His property is distributed rateably among all his creditors,

instead of part of it being employed to satisfy the claim of an individual creditor; and

3. The discharge of a bankrupt by the Court frees him from all future liability for debts then existing.

A creditor may present a petition in bankruptcy against a debtor who has done any of the following acts:—

 Made an assignment or conveyance of property to a trustee for the benefit of his creditors generally.

2. Made a fraudulent conveyance, gift, delivery, or transfer of any portion of his property.

3. Made a conveyance or transfer of his property, or created any charge upon it which would be void as a fraudulent preference should he be adjudged bankrupt.

4. Left England, or, being out of England, remained away, or left his residence with intent to defeat or delay his creditors.

5. Had his goods seized under execution under legal process.

6. Filed a declaration of his inability to pay his debts, that is to say, presented a bankruptcy petition against himself; or given notice to any of his creditors that he has suspended, or is about to suspend payment of his debts.

The petitioning creditor, either alone or with others, must be a creditor for fifty pounds or more, and the act of bankruptcy must have been committed within three months before the presentation of the petition.

When the petition is presented by a creditor, if the court is satisfied that an act of bankruptcy has been committed, it makes out a Receiving Order, appointing an officer of the Board of Trade, called an Official Receiver, to take charge of all the debtor's property; and the court also appoints a day for the public examination of the debtor. The Official Receiver also acts as trustee until the creditors elect another person to fill that office.

The Trustee takes possession of all the bankrupt's property and administers it, subject to the consent of a Committee of Inspection, consisting of from three to five of the creditors. He also declares and distributes dividends to the creditors who have proved their debts.

The first dividend should be paid within four months after the first meeting of creditors. Subsequent dividends are paid at intervals of not more than six months; and, when all the property of the bankrupt has been realised, a final dividend is declared and paid.

clared and paid.

At any time after his public examination a bankrupt may apply for his discharge, which the court must refuse if any criminal act has been committed by him. Or it may suspend his discharge for not less than two years; or suspend his discharge until a dividend of not less than ten shillings in the pound has been paid; or require him to consent to judgment being entered against him for any unsatisfied balance of the debts provable in the bankruptcy, such balance to be paid out of future earnings or after acquired property.

The court may refuse the

bankrupt's discharge:-

1. If his assets represent less than ten shillings in the pound on his unsecured liabilities.

2. If he has omitted to keep usual and proper accounts within three years of his bankruptcy.

3. If he has continued to trade

after knowing himself to be insolvent.

4. If he has contracted any debt, provable in bankruptcy, without having at the time of contracting it any reasonable expectation of being able to pay.

If he has failed to account satisfactorily for any deficiency of

assets.

6. If he has brought on, or contributed to, his bankruptcy by rash or hazardous speculation, or by unjustifiable extravagance, or by gambling, or by culpable neglect of business.

7. If he has caused unnecessary expense to his creditors by frivolous and vexatious defences to

actions.

8. If he has caused unjustifiable expense by bringing frivolous or vexatious actions within three months of the receiving order.

 If he has given undue preference to any creditor when unable to pay his debts, and within three months of the receiving order.

10. If he has incurred liabilities within three months of the receiving order, in order to reduce his assets to ten shillings in the pound on the unsecured liabilities.

11. If he has previously been adjudged bankrupt, or has made a composition or arrangement with his creditors.

12. Or if he has been convicted of any fraud or fraudulent breach of trust, the court may refuse his discharge.

The Order of Discharge releases the bankrupt from all his debts except such as are due to the Crown, or were fraudulently incurred by him.

An undischarged bankrupt, who obtains credit for £20, or upwards, without disclosing that he is undischarged, is guilty of a

misdemeanour, and may be punished accordingly. The mere inadvertent omission to disclose the fact that he is not discharged, whether there is not any fraudulent intent, is sufficient to constitute the offence

A person who has been adjudged bankrupt, and who has not had his bankruptcy annulled, or obtained from the court a certificate that his bankruptcy was caused by misfortune without misconduct on his part, cannot, for a period of five years from the date of his discharge, sit or vote in the House of Lords or Commons, or on any committee. He cannot be appointed or act as Justice of the Peace, or be called to or hold the office of Mayor, Alderman, or Councillor, Poor Law Guardian, Overseer, member of a Sanitary Authority, School, Highway, Poor or Burial Board, or Vestry. Nor can he be elected to or hold the office of County Councillor.

BANKS AND BANKING ACCOUNTS

Opening an Account. When a person wishes to open a banking account he must make a personal application at the particular bank or the particular branch of a bank with which he wishes to deal. Almost every banker requires a reference from one of his customers, or from some other person of known standing. If the reference is satisfactory, the prospective customer must pay in a certain amount of money at once, either in cash or by cheque, and as soon as the latter has been cleared he will be supplied with a pass book, a paying-in book, and

a cheque book. The last named contains a certain number of cheques, and these are payable either to "bearer" or to "order," according as the customer desires.

Current and Deposit Accounts. The letter of application should also state whether a "Current Account" or a "Deposit Account" is to be opened. The former is the ordinary form of account in daily use by business men; the latter is generally used for temporary investments and is only occasionally drawn upon.

As a rule bankers make no charge for keeping a current account, unless, indeed, the balance maintained is not sufficient to cover expenses; and even then the charge is very small. On the other hand no interest is allowed, though an exception to this must be made in the case of some few banks which credit a small interest on the monthly balance.

In the case of a "Deposit Account," amounts paid in are left for a definite stated period, and can only be withdrawn by giving a stipulated notice. Interest is allowed on such sums at something less than bank rate.

Paying Money in. Whenever money is paid into the bank, an entry must be made of the amounts, under proper headings, in the paying in book, and taken to the bank with the cash, notes, or cheques. The counterfoil of the paying in slip should be also carefully filled in. An acknowledgment is given by stamping the counterfoil, and the banker retains the original slip.

Withdrawal of Money. This is done by means of cheques. Cheques are fully dealt with under a separate heading.

The Pass Book. Every cus-

tomer, as has been stated, is supplied by the banker with a pass In this book are entered book. from time to time a list of all sums paid in, cheques drawn, value of cheque books, commissions paid, etc. This list should be carefully examined at frequent intervals, at least once a month, and any mistakes or omissions pointed out to the bank as soon as possible.

A newly-married woman who has a bank account in her maiden name, should, on marriage, send in her pass book to be made up, with instructions as to change of address and a specimen of her signature. Some bankers also require production of the marriage certificate.

On the death of a customer, pass books should be sent in with notification of date of death. Cheques presented after the customer's death has been notified will not be paid by the banker, no matter when drawn, but will be returned by the bank marked

"Drawer deceased."

Clearings and Commissions. When a cheque is paid into the bank, and the banker is required to collect it, or clear it—and this is the only way in which a crossed cheque can be paid—a certain period must elapse before the banker will credit the customer with the amount. He must do this for his own protection. For, although a banker is protected who pays a cheque, in the ordinary course of business, bearing a forged indorsement, he cannot deal with it, or allow credit for it, and then claim the same protection. (But see now The Bills of Exchange Act, 1906.) The time required to clear a London cheque is one day. Four days are necessary in the case

of a country cheque, whilst five are needed if the cheque is drawn upon a Scotch or upon an Irish bank. The time taken to clear a cheque varies with different banks, and a customer may probably hear much earlier than after one, four, or five days if the cheque has been dishonoured. Sometimes a banker is specially instructed to effect a clearance by sending to the paying bank at once, instead of waiting until the cheque has passed through the clearing house.

For the collection of Scotch and Irish cheques a commission

is charged as follows:—

When the amount does not exceed-

> £ s. ď. 33 6 8 6 0 50 0 0 9 66 13 0 83 100

and so on.

Discounting. A banker will always discount bills and promissory notes at the ordinary rates if they are signed by persons of known standing. The usual course is to submit the bills or notes to the bank manager with a request to him to discount them.

Banker and Customer. The relationship of a banker his customer is that of a debtor to his creditor, and to this is added the obligation of the banker to repay the debt of the customer in such parts as it is called for by the customer. The banker is in no respects a trustee for the customer in respect of the moneys paid into the bank, otherwise, he would be responsible to the customer and would have to account for all profits made by him in the use of the money deposited.

The Statute of Limitations applies to the debt between a banker and his customer as well as to other debts. If, therefore, money is deposited in a bank for six years and not operated upon in any way, e.g. by payment of the principal or the allowance of interest by the banker, the money becomes the absolute property of the banker at the end of the six years. It is the practice of bankers, however, when funds are lying at their banks which are legally their own money not to inquire for claimants to the same. but at the same time not to insist on their legal rights under the Statute of Limitations against claimants who make good their claims.

There is an implied contract between the parties that the banker will honour the cheques of his customer as long as there is a balance in his favour; and that he will also honour them to the extent of any overdraft agreed upon. A banker who fails to honour his customer's cheques under the above conditions is liable to an action for damages. But a banker is not bound to pay part of a cheque. Thus, if the balance of the customer is £49, and a cheque is drawn by him for £50, the banker should refuse payment. Part of the amount of a cheque is clearly not sufficient to meeť it.

A banker may not disclose the state of a customer's account without justifiable cause. What cause is justifiable will depend upon the circumstances of each particular case. But the knowledge of a banker is not privileged, and he may be compelled to give evidence of his knowledge in a court of law. Also the en-

be called for, though in order to prevent the inconvenience arising from the actual production of the books, certified copies of the entries may be put in evidence, in accordance with the provisions of the Bankers' Book Evidence Act, 1879.

The service of a garnishee order nisi on a banker, based on a judgment against a customer, i.e. an order forbidding the banker to part with any of the funds of the customer, ties up the whole of the current account of the customer at the date of the service of the order. It is immaterial that the balance of the customer is greatly in excess of the amount of the judgment debt. The account cannot be operated upon even by cheques which have been issued before the service of the order.

Plate and other valuables are frequently deposited with a banker by customers for safe custody; so also are title deeds, certificates of shares, and bonds payable to bearer with coupons attached, which coupons are cut off after they have become due and payment obtained by the banker. Where no charge is made for keeping such things, the banker is a gratuitous bailee, and is not responsible for the loss of the goods, even though stolen by one of his servants, unless he has knowingly hired or kept a dishonest servant. If, on the contrary, a commission is charged, the banker is a bailee for reward and liable for negligence like any other bailee.

A banker has a lien upon all securities of his customer which come into his possession in the ordinary course of the performance of his duties as a banker. But the lien does not extend to tries in the books of the bank may | plate and other valuables deposited for security, nor to such things as Exchequer bills, upon which the banker is to receive interest and to exchange them for new bills. The custody of goods and the receipt of such payments are not the ordinary duties of a banker.

The duty and authority of a banker to pay a cheque drawn by his customer are determined by—

(a) Countermand of payment.
(b) Notice of the customer's

death.

(c) Notice of an available act of bankruptcy.

The ledger of the bank is the record of the customer's transactions with the bank, and the pass book purports to be nothing more than a copy of the ledger. It is the duty of the customer, as has been stated, to see that the entries are correct, and if incorrect to have them put right at once. If a customer, however, relies upon the credit entries in his pass book and thereupon alters his position, the banker must bear the loss which arises through his own errors.

Again, if a banker in error pays the amount of a cheque drawn by a customer who has no assets to meet it, the loss must fall on the banker himself. The payment is irrevocable, and the money cannot be recovered either from the payee or from the customer. It is a general rule of law that money paid under a mistake of fact can be recovered. But the mistake must be a mistake between the payer and the payee. In the case instanced the mistake is one between the banker and his customer.

If a banker is authorised to pay subscriptions, insurance premiums, or any other periodical payments, and neglects to do so, he is liable in damages to his customer for any loss sustained.

If a banker misappropriates any deposits of a customer, he may be indicted under the Larceny Acts.

BILLS OF EXCHANGE

A bill of exchange, or, as it is sometimes called, a draft, is defined by the Bills of Exchange Act, 1882, as "an unconditional order in writing, addressed by one person to another, signed by the person giving it, requiring the person to whom it is addressed to pay on demand or at a fixed or determinate future time a sum certain in money to or to the order of a specified person, or to bearer."

The bill must be stamped (intra).

The maker of a bill is called the drawer, the person to whom it is addressed is the drawee. When the drawee has accepted the bill he is called the acceptor. The person in whose favour the bill is drawn is the payee. After the payee has written his name on the back of the bill he becomes the indorser. The person to whom the indorser transfers the bill is called the indorsee or holder.

An inland bill of exchange is one that is both drawn and payable within the British Isles, or drawn within the British Isles upon some person resident therein. Any other bill is a foreign bill. Under the term British Isles, the United Kingdom of Great Britain and Ireland, the Isle of Man, and the Channel Islands, are included.

The following are examples and models of bills of exchange, together with acceptances:—

Inland Bills of Exchange

I

Birmingham, September 1, 1906.

L50.

Two months after date pay 103 James Smits of order fifty poursts for Value received.

George Johnson.

To Messrs. Alfred Fond & Co., Manchester.

T

Manchester, September 10, 1906.

\$/-Stamp.

Three months after date pay to mesor my order the sums of two hundreds and forty pounds, for svalue received.

Alfred Johnson.

To Joseph Tomlinson, 34, Shetland Street, Leeds.

III

Sheffield, September 20, 1906.

£148.

2/Stamp.

One month, after date pay is begier one hundred of any forty-eight pounds for value received.

To Edgar Anstie, Manchester. IV

Bristol, September 30, 1906.

£500.



At sight pay me or my order five hundred pounds Joseph Éhomas.

To Edward Jones, Cardiff.

(Notice the value of the stamp in this last example.)

A bill of exchange is accepted when the person to whom it is addressed accepts the obligation of paying it when it becomes due.

The Acceptance is generally written across the face of the bill, and consists of the word "accepted," followed by the date and the name of the acceptor or that of the firm which he represents, but the omission of this particular method will not invalidate a bill so long as it is accepted, and that the acceptance is expressed upon it.

A General Acceptance contains only—

The word accepted.

The date at which it is payable.

3. The name of the acceptor, A Special Acceptance contains in addition to the above some other words making the bill payable at some particular place.

A Qualified Acceptance is one in which the acceptor refuses to make himself responsible for more than a part of the sum stated in the bill.

The following are examples of the different kinds of acceptance:

1.—A General Acceptance.

Manchester, February 8, 1906. £156 16s. 6d. Due March 11, 1906.



One month, after date pay to mesor my order the Sum of One hundred and fifty-six pounds Sixteen shillings and sixpence sterling for value re-

Altred Booth.

To Mr. George Hardy, Liverpool.

2.- A Special Acceptance.

Liverpool, March 24, 1906.

£365 7s. 6d. Due June \$27, 1906.



Three months after date pay to our order Three hisidist and sixty Sive Doug ds seven shillings and sixpence, value received.

William Myers & Co. To Messrs. Bolton & Price, Manchester.

3.—A Qualified Acceptance.

Bradford, April 3, 1906.

£450. Due October 6, 19065



Six & months after date pay to our order Four hundred find fifty pounds, d. value received.

Saml. Smithers & Co.

To Messrs. Pateman & Co., Leeds.

The acceptor of a bill of exchange is the person who is primarily liable on the instrument,

according to the tenor of his acceptance.

If the acceptor fails to pay the bill, or, as it is termed, dishonours it, the holder is able to sue any other person whose name appears upon it, provided notice of dishonour is given in due course.

If a bill is made payable to bearer, no indorsement is necessary.

If a bill is made payable to the order of any person, it must be indorsed by that person.

A bill is indorsed in blank if the payee simply writes his name upon the back of the bill.

A bill is specially indorsed if it is indorsed by the payee and prefixed by words which make it payable to some specified person or his order, e.g., "Pay A. B. or order." Before the bill can be further negotiated it must be indorsed by A. B.

A person to whom a bill is indorsed in blank may indorse it specially to himself, or to any other person.

A bill of exchange is a good payment for a debt unless and until it has been dishonoured, and then the debt revives.

No person can be a party to a bill unless he has the capacity to contract. Thus, an infant, that is, a person under twenty-one, cannot be liable upon a bill as drawer, acceptor, or indorser, and this is so even if the bill has been given in respect of a debt for which the infant would be liable.

It is always presumed that value has been given for a bill of exchange. The words " for value received" are invariably used in the body of the instrument, but they are quite unnecessary.

If the figures denoting the sum do not agree with the words used in the body of the bill, it is the latter which control the instrument.

A bill should be accepted by the drawee within twenty-four hours after it has been remitted to him, or it can be considered as dishonoured, and treated accordingly.

There is a wide difference between the liability of the acceptor of a bill and the drawer and indorsers of it; for, with regard to the first-named, he is always liable within the period of the statute of limitation (i.e. six years) to pay the amount expressed in a bill to a bona fide holder; whereas, the other two may be exonerated from all responsibility if the bill is not presented for payment on the day it arrives at maturity, and notice given of the dishonour on the following day.

A presentment for payment, even the next day after it has fallen due, discharges all parties to the bill with the exception of the acceptor. Thus punctuality in the presentation of a bill of exchange is now so universally established that very few errors are committed by the numerous clerks in London banking establishments

There are certain clerks in London banking houses whose chief employment is the presentation of bills due for payment, and advising various sums to the account of different bankers for the credit of country bankers. When a bill of exchange is presented and it is not honoured, the clerk generally leaves a ticket worded thus:—

Bill for £150, Drawn by Mr. S. Windle, On Mr. N. O. Cash, Lies due at Messrs. Jingle & Co., 19, Lombard Street. N.B.—Time of Calling from One to Five o'clock. In the evening of the same day the notary makes a second presentation, and if the bill is not then paid, it is noted, and a ticket is attached to the bill stating the reason or cause of non-payment with the amount of the bill and the notarial charge upon it.

When a country banker advises his London agent to pay a certain bill of exchange, named in his advice letter, the Metropolitan banker sends a slip to the banker where such bill is made payable, worded thus:—

In calculating the time date of payment all bills of exchange, excepting those drawn payable "on demand," or "at sight," are allowed three days of grace. Itishowever, always competent for the parties to mark a bill in such a manner as to show that no days of grace are to be allowed. That is a personal concern. Thus a bill drawn on September 1 at three months is payable on December 4. N.B.—" Month" when used in connection with bills of exchange means a calendar month.

Bills drawn payable on demand, or at sight, are not allowed the days of grace; nor does the Bank of England take the days of grace on any bank post bills issued by it.

If the last day of grace falls on a Sunday, Christmas Day, or Good Friday, the presentation must be made on the second day of grace, that is, the day preceding the Sunday, Christmas Day, or Good Friday; but if it falls due upon any other holiday, the following day is the day of presentation.

After a bill of exchange has been accepted, it must not be altered in any material point, either in the amount, date, or place of residence, or place where payable, unless such alteration has the initials of the drawer and acceptor affixed to it; thereby indicating their knowledge of it and their consent.

No particular form is requisite in drawing up a bill of exchange, and so long as it contains a promise to pay a certain sum named therein, and is not dependent upon any contingency, it is all that is required.

Although it is customary to write the date of a bill in figures, yet, to prevent any alteration, either innocently or otherwise, it is better to write the date at full length in words.

The dating or accepting a bill on a Sunday does not invalidate it; and should there be no date expressed on the face of a bill, its duration is to be computed from the day it was made.

Parol evidence, that is, evidence by word of mouth, is admissible to prove from what time an undated instrument was intended to operate.

It is not illegal to post-date a bill, provided that such post-dating does not postpone the period of payment beyond two months from the time of date, unless it bears the highest stamp duty; and should any of the parties die before the day expressed therein arrives, such will not annul a bona fide holder's claim.

A bill of exchange must be presented for payment on the day

it becomes due, at any time with in the business hours of the bank; but if it is made payable at a private house, a presentment as late as ten o'clock at night is not considered an unreasonable or unseasonable hour.

It is customary, however, when bills are made payable at offices or banking houses, to consult their hours of business and present them within those times. In the event of any bill being noted for non-payment, the last holder should immediately give notice of the fact to all prior indorsers, and the drawer, and keep by him some proof of such 'notice having been posted or delivered. The following form of notice may be given:—

Manchester, October 7, 1906. Mr. J. Mivins.

Sir,

I beg to inform you that Acceptance of Draft for £ (with noting) due inst., and bearing your indorsement, has been presented for payment and dishonoured, and the same now lies unpaid at this bank, to which your immediate attention is particularly requested.

I am, Sir, Your obedient servant, Jas. Johnson.

When a bill of exchange, or bank post bill, is payable by indorsement, it can only be transferred by actual indorsement, and if A. lost a bill of exchange specially payable to him, and the acceptor paid it when due to another person, A. could recover the amount from the acceptor of the bill, because no authority had been expressed on the instrument to pass the amount to another person.

After a bill has fallen due, and any new arrangement for its payment is required, the holder must obtain the consent of all parties concerned, or, by taking the act upon himself, he will liberate the drawer and indorsers from all responsibility on the bill. A holder may select which of the sureties he intends to sue, or he may sue every party to the bill.

When an acceptor pays a bill, he should obtain a receipt on the back of the document, or he may be called upon to make a second payment to a third party, who had become a holder before it He should arrived at maturity. also be certain that the party demanding payment is legally entitled to it.

Foreign Bills of Exchange. The following is an example of a foreign bill of exchange :--

Philadelphia, October 7, 1906. Exchange for £290 sterling @ 10½ per cent.

Sixty days after sight of this first of Exchange (second and third of same tenor and date not paid) pay to the order of Messrs. 1. Edmundson & Co. Two hundred and ninety pounds sterling (\$1,412) which place to account of John Tipstave.

A. Mulberry, Esq., Merchant,

Liverpool.

The second of exchange is expressed "first and third of same tenor and date not paid," and the third "first and second of same tenor and date not paid." In the above case, when John Tipstave draws bills upon A. Mulberry, Esq., he takes the second of exchange into the market, and sells it to Messrs. J. Edmundson & Co. He then remits the first of exchange to A. Mulberry, Esq.,

for acceptance, who, on receipt, accepts, and informs John Tipstave where it lies so accepted. It may be claimed by the presentment of the second of exchange deposited in the hands of Messrs. Edmundson & Co. When the bill sold to the brokers, Messrs. Edmundson & Co., arrives in London, it is taken to the place where the accepted bill lies, which is immediately given up to them. Foreign bills are also drawn at one or more usances. commerce is the time allowed by custom for the payment of a bill of exchange. The length of usance varies with different countries. (See *Usance*.)

The law affecting foreign bills is in the main the same as that which is applicable to inland bills. But the following differences

must be noticed :-

I. A foreign bill is frequently made payable at one or more "usances." By "usance" is meant customary time, that is, the time of payment as fixed by custom, having regard to the place where the bill is drawn and the place where it is payable. For example, if the usance between London and Rotterdam is one month, a bill drawn in the latter place on January 1, and made payable at double usance, falls due on March 4.

2. Although an inland bill must be written on duly stamped paper—except where the duty is one penny only, and then an adhesive stamp will suffice—a foreign bill need not be stamped before it is issued. It must, however, be stamped before it can be negotiated in the British

Islands.

 If a foreign bill is dishonoured, the fact must be noted by a notary public. A declaration must also be drawn up as to the dishonour. This is called "protesting the bill."

Notice of the Dishonour of a Bill of Exchange. The following is the form recommended by reliable legal writers:—

London, September 24, 1906. Sir.

I hereby give you notice that the Bill of Exchange dated January 20, drawn by Adam Read, of Bristol, on and accepted by Charles Dixon, of London (47, King William Street), for Two hundred pounds, payable three months after date to Adam Read or his order. and indorsed by Adam Read to Edwin Forrest, of Gravesend, to Gilbert Heathcote, of Harwich, and by Gilbert Heathcote to you. and also by you, whereof I am now the holder, has been duly presented for payment, but was dishonoured and is unpaid, and I request you immediately to pay me the amount thereof.

I am, Sir, Yours truly, Lewis Morris. To Mr. Isaac Knight, Kingston House, Gray's Inn Road.

Form of Protest of a Bill of Exchange.

Know all men that I, Lewis Morris, on the twenty-fourth day of March, at the usual place of abode of Isaac Knight have demanded payment of the bill of which the above is a copy, which the said Isaac Knight did not pay, wherefore I, the said Lewis Morris, do hereby protest the said bill.

Dated this 24th day of September, 1906. Lewis Morris.

Protest of a Dishonoured Bill of Exchange by a Notary Public

On this day, the third of October, in the year of our Lord one thousand nine hundred and six, at the request of Lewis Morris, bearer of the original Bill of Exchange, whereof a true copy is written on the other side, I, Nathan Osgood, of London, notary public by Royal authority, duly admitted and sworn, did exhibit the said bill, unto a clerk in the countinghouse of the said Isaac Knight, the person upon whom the same is drawn and demanded payment thereof, and he answered that it would not be paid at present.

Wherefore I, the said notary, at the request aforesaid, have protested, and by these presents of solemnly protest, as well against the drawer, acceptor, and indorsers of the said bill of Exchange against all others whom it may concern, for exchange and all costs, charges, damages, and interest, suffered and to be suffered, for want of payment of the said original bill. Thus done and protested in London aforesaid in the presence of Philip Quartermain, Richard Sutton.

Nathan Osgood, Notary Public.

A bill of exchange may be issued for any amount in any part of the British Isles except Scotland. In that country it is sillegal to issue negotiable bills and notes for less than 20s.

If a bill bears a forged or unauthorised signature, the instrument is wholly inoperative, and no right to retain the bill or to enforce payment of it against any party to the bill can be acquired through that signature.

An accommodation bill is one drawn by a certain person upon

another, who accepts it for the convenience of the drawer and not in consideration of value received, but as a means of raising money on behalf of the drawer.

The drawing of accommodation bills has degenerated into an expedient by means of which men of poor credit endeavour to keep up for some time an insupportable position, and has hence proved ruinous to credulous people who have lent their names to unscrupulous friends.

In commercial slang accommodation bills are known as *kites* or *windmills*, which gives an idea of the consideration with which they are held by business men.

Stamps. An inland bill of exchange must be stamped as follows:—

When payable on demand, or within three days after date or sight, for any amount, or when the amount does not exceed s. d.

When the amount exceeds

£5 and does not exceed

When the amount exceeds. £100, 1s. for the first £100, and an additional 1s. for every fractional part of £100. Thus a bill, not payable on demand, or within three days after date or sight, for £875 requires a 9s. stamp. If payable on demand or at sight, the stamp duty is 1d.

As already stated, a 1d. adhesive stamp may be used in those cases where that is the amount of the duty to be paid, provided the stamp is affixed at the time of the issuing of the bill. In every other case an impressed stamp is neces-

sary. The penalty for dealing with improperly stamped bills is fio.

A foreign bill, drawn and expressed to be payable out of the United Kingdom, which is actually paid, indorsed, or negotiated in the United Kingdom, is stamped as an inland bill, except that when the amount is between £50 and £100, a 6d. stamp only is required, and when the amount exceeds £100, a 6d. stamp is required for each fractional part of £100.

Promissory notes are stamped as bills of exchange, except that a promissory note, even when payable at sight or on presentation, must be stamped with an advalorem duty, and not merely with

a id. stamp.

Practical Advice as to Bills of Exchange.

I. Never accept a bill for the accommodation of another person. If such a bill gets into the hands of a third person, and value has been given for it at any time, you may be compelled to pay it.

2. Never indorse a bill without receiving value for it. You may be held responsible if the acceptor

dishonours it.

3. Never discount a bill for a stranger. Be sure that you know the person from whom you receive a bill, and take care that he indorses it. Otherwise he will not be liable on the document. This will also protect you in case any of the former indorsements should turn out to be forgeries.

4. Examine the bill carefully. See that it is dated—though the absence of a date is not fatal to the validity of the instrument—that the amounts in words and figures agree, that the stamp is sufficient, that there are no appar-

ent alterations or erasures, and that the payee has indorsed it, if the bill is made payable to a person or his order. If it is payable to bearer, no indorsement is neces-

sary.

5. If you are the holder, present the bill at the proper time to the acceptor for payment. If payment is not made, give notice at once to every indorser and to the drawer, so as to hold each and all liable for the payment of the debt.

6. Upon payment of a bill of exchange take care that you get the instrument into your own possession.

BOARD OF TRADE

The Government department which superintends all matters relating to the mercantile marine, trade, navigation, and railways. The offices of the Board of Trade are in Whitehall Gardens, Lon-

don, S.W.

The Board of Trade has a The first comlengthy history. mittee appears to have been appointed in the reign of James I. It was reconstituted under Charles I, and again under the Common-In 1660, after the Rewealth. storation, Charles II established two Councils, one for trade and another for the foreign plantations. They were combined under one Commission in 1672. But the Commission was revoked three years later, and the control of trade returned to the Privy Council. In 1695 the Board of Trade and Plantations was created. It was a costly and inefficient body, its incapacity arising mainly from a want of executive power. Its main duty was to collect information and make suggestions to the Secretary of State for the Southern Department, which might or might not be acted upon. It was abolished on the motion of Burke in 1782. From the last-named date until the present time, the Board of Trade has been a Committee of the Privy Council, and consists of a body of great officials with a president. The president is a Cabinet Minister, and is sworn into the Privy Council as President of the Committee of Council for Trade. The simple title Board of Trade was not used to designate the committee until 1862, when by the Harbour Transfer Act it was enacted that "the term 'Board of Trade' shall be taken to mean the Lords of the Committee of Privy Council for the time being appointed for the consideration of matters relating to trade and foreign plantations.

The work of the Board has developed enormously, and it is carried out through the following

six departments:-

1. Bankruptey. This was established in 1883. At the head is an Inspector-General, and he is assisted by a number of Official Receivers, who are appointed for certain districts. The main duty imposed is to audit the accounts of trustees in bankruptcy, and to supervise their conduct and dealings. This department has also the control of liquidators appointed to wind up insolvent companies.

2. Commercial, Labour, and Statistical. This department was established in 1832. Its duty is to give advice to other Government departments upon commercial matters, and prepare statistics, accounts, returns and abstracts of shipping, labour, railways, emigration, tariffs, wages, the condition of labour, trades unions, and strikes. It edits the

Board of Trade Journal, which was instituted in July, 1886, giving details as to customs' tariffs and regulations, information as to trade movements and periodical returns. The Commercial Intelligence branch of the department was opened in 1899. Since 1896 it has also been concerned with the administration of the Conciliation Act, 1896, for the prevention and settlement of labour disputes.

3. Finance and General. This was established in 1851. It prepares the annual estimates and deals with a large number of funds, such as the General Lighthouse Fund, the Ramsgate Harbour Fund, the Merchant Sea-men's Fund, Greenwich Hospital Fund, etc. Other matters which fall to this department include seamen's savings banks, the transmission of seamen's wages at home and abroad, the issue and payment of seamen's money orders, the wages and effects of deceased seamen, the relief of distressed seamen, the expenditure of lighthouse authorities, etc. It also receives, examines, and presents to Parliament the accounts of Life Insurance Companies, and controls the receipt and payment of moneys in connexion with the Bankruptcy Estates Account, under the Bankruptcy Act, 1883, and the Companies' Winding-up Act, 1890. The Patent Office is under this department, and so is the Joint Stock Companies' Registry Office.

4. Fisheries and Harbours. This department was divided from the Marine Department in 1866. It has charge of the foreshores belonging to the Crown, and takes care that no injury is done to navigable harbours and channels. Its main duties are

connected with harbours and lighthouses, and all matters relating to inland and sea fisheries; but since 1896 other duties have been transferred to it from the Railway Department, relating to such things as electric lighting and the supply of gas and water.

5. Marine. It was in 1850 that the business of this department was established, and it was separated from that of the Fisheries and Harbours in 1866. Its main duty is the administration of the Merchant Shipping Act, 1894, which is a consolidation of all the previous legislation relative to merchant shipping.

This department 6. Railway. was established in 1840. Its business is to inspect railways and their works before they are opened for public traffic, to inquire into railway accidents, to approve bye-laws, and generally to take an active part in all matters connected with railways which in any way affect the public. The same duties are imposed upon it as far as tramways and canals are concerned. Under this department is the Standards Department, which tests and examines weights and measures used in trade and for scientific purposes.

BOOK-KEEPING, PRINCIPLES OF

Book-keeping is the art of keeping accounts, or recording in a regular, concise, and accurate manner, the business transactions of merchants or others, in a set of books kept for the purpose.

Of the early history of bookkeeping little is known. In the fifteenth century the double entry system was practised by the merchants of Venice and other towns of Italy, then the great mercantile country of the world, whence it has obtained the name of the

Italian method.

In the early part of the sixteenth century the Italian system had been introduced into France, and the first treatise in England upon the subject was by Hugh Oldcastle, a schoolmaster, and was published in the year 1543. Since that time hundreds of different works have been published in this country upon book-keeping.

Books are kept either by single

or by double entry.

The system of single entry is the simplest method for keeping accounts, but it is only suitable for a retail dealer or a trader carrying on a small business, being wholly inadequate to record complex transactions. It receives its name from the fact that each item is entered only once in the ledger. The only books necessary for it are a journal, or day book, and a ledger.

In the day book the merchant enters all his transactions as they occur in the course of business; in the ledger he arranges them under their several accounts, carrying his sales to the debit of his customers, and his purchases to the credit of the merchants who

supply him with goods.

The system of double entry is so called because each item is entered twice in the ledger, being debited to one set of accounts and credited to another. It proceeds upon the principle that every business transaction is twofold, that there can be no sale without a purchase, no payment without a receipt; and, hence, by entering each transaction on both sides of the ledger, a system of checks is established, inasmuch as the entries on the credit side must be

equal to the entries on the debit side, otherwise the books will not balance

The number of books required in double entry will depend upon the nature and extent of the business. In the case of merchants the books commonly used are the day book, invoice book, cash book, bill book, and ledger.

In the day book, sometimes called the invoice book outwards, daily accounts of all the goods sold on credit, with the prices and the names of the purchasers, are

entered.

In the cash book accounts are kept of all the cash received and paid, and of the discount received and allowed. On the left-hand page is entered the cash received, and in an inner column the discounts allowed; and on the right-hand page the cash paid, and in an inner column the discounts received. At the close of business for the day, the amounts on both sides are summed up and balanced.

The bills book contains, in one part, an account of all the bills receivable, that is, bills of which payment is to be received; and in another an account of all bills payable, that is, those that have to be paid. It contains a statement of the dates, amounts, when due, and other particulars of the several bills.

All these books are very simple in their character, and are usually termed subsidiary books, the ledger being the principal book in a business.

The ledger contains an abstract of the entries scattered through the various subsidiary books, arranged methodically under the names of the different persons standing in the relation of debtors or creditors to the merchant.

Two sets of columns are assigned to each account, one for Dr. the other for Cr.

The fundamental principle of double entry is that every item carried into the ledger must be entered twice; once on the Dr. side of one account, and the Cr. of another, which leads to the result that the aggregate amount of all the entries on the Dr. side of the ledger must exactly balance those on the Cr. side.

In book-keeping, the receiver of goods or money is always considered as the debtor, and the sender of the goods, or the payer of the money, is always considered as the creditor. So that it is easy to tell whether a person is a debtor or a creditor by asking the question: "Has he received or has he sent the goods or money?" and the answer will show which of the two he is, so far as that particular

transaction is concerned. It will be seen, however, that every transaction involves both a debtor and a creditor, and that there cannot be one without the other, for where there is a receiver there must be a sender or a payer also.

Proving the ledger consists in balancing the books. There is one preliminary and one final test of the correctness of a set of accounts.

The preliminary test is the finding of a trial balance, which is done by casting up the Dr. and Cr. sides of each account in the ledger before balancing them. If the totals are equal, and correspond with the total in the journal, the posting is correct.

The final test is the production of a balance sheet by bringing down the balances of all the accounts. If the two sides are equal the ledger is correct.

BRITISH EMPIRE (STATISTICS OF) Area, Population, Imports, and Exports (according to latest available returns).

| (monorand to reason energians) | | | | | | |
|--------------------------------|--------------|------------------------------------|--|----------------------|--|--|
| Possession. | Area, sq. m. | Population. | Imports. | Exports. | | |
| In Europe. | | | £ | £ | | |
| United Kingdom and | | | la de la la companya de la companya | | | |
| adjacent Islands | 121,377 | 45,000,000 | 608,000,000 | 375,500,0002 | | |
| Gibraltar | . 2 | 28,000 | 745,000 ¹ | | | |
| Maltese Islands In Asia. | 117 | 207,000 | 7,000,000 | | | |
| Indian Empire | 1,700,000 | 300,000,000 | 96,000,000 | 118,000,000 | | |
| Ceylon | 25,400 | 4,000,000 | 8,000,000 | 8,250,000 | | |
| Cyprus | 3,584 | 250,000 | 605,000 | 485,000 | | |
| Aden | 100 | 45,000 | 3,000,000 | 3,000,000 | | |
| Straits Settlements | 1,573 | 700,000 | 37,000,000 | 33,000,000 | | |
| Federated Malay States | 28,000 | 870,000 | 4,500,000 | 7,800,000 | | |
| Hong Kong and | 32 378 | 412,000 | 3,200,000 ¹ | 650,000 ¹ | | |
| Labuan | 31 | 8,500 | 220,000 | 260,000 | | |
| North Borneo | 31,000 | 170,000 | 300,000 | 450,000 | | |
| Sarawak | 50,000 | 600,000 | 500,000 | 700,000 | | |
| Wei-hai-wei | 285 | 150,000 | | | | |
| Egypt | 400,000 | 11,000,000 | 24,000,000 | 23,500,000 | | |
| Soudan | 900,500 | i i de la la la tivo de | - | | | |
| Cape Colony | 280,000 | 2,500,000 | 47,000,000 | 49,500,000 | | |

¹ Including Transit Trade,

² Not including re-exported Merchandise.

British Empire (Statistics of)—continuea.

| " Possession. | Area, sq. m. | Population. | Imports. | Exports. |
|---|-----------------|-------------------|------------|------------|
| Natal and Zululand . | 35,000 | 1,200,000 | 8,500,000 | 9,000,000 |
| Orange River Colony | 50,400 | 400,000 | | 3,650,000 |
| The Transvaal | 113,000 | 1,370,000 | 3,750,000 | 23,000,000 |
| | 500,000 | 2,000,000 | | |
| East Africa | 120,000 | 4,000,000 | 750,000 | 450,000 |
| Uganda | | The second second | 200,000 | |
| Central Africa | 42,000 1,000 | 1,000,000 | 250,000 | 50,000 |
| Zanzibar and Pemba | | 300,000 | 900,000 | 1,000,000 |
| Basutoland | 10,000 | 350,000 | 150,000 | 160,000 |
| Bechuanaland | 275,000 | 150,000 | | |
| Rhodesia | 450,000 | 1,500,000 | 1,000,000 | 30,000 |
| Nigeria | 500,000 | 20,000,000 | 3,000,000 | 3,000,000 |
| Gold Coast Colony | 75,000 | 900,000 | 2,100,000 | 2,000,000 |
| Sierra Leone | 4,000 | 80,000 | 885,000 | 720,000 |
| Gambia, with Protec- | | | | |
| torate | 3,700 | 160,000 | 450,000 | 430,000 |
| Lagos | 28,000 | 2,000,000 | 3,000,000 | 2,000,000 |
| Somaliland | 68,000 | 300,000 | 300,000 | 220,000 |
| Socotra · · · · | 1,380 | 12,000 | | |
| Mauritius | 705 | 400,000 | 2,500,000 | 3,500,000 |
| St. Helena | 47 | 3,500 | 42,000 | 9,250 |
| Ascension | 38 | 300 | 40,000 | 9,000 |
| Tristan D'Acunha ' | 20 | 100 | l | |
| In Australasia. | | | | |
| # (New South Wales | 310,367 | 1,555,000 | 35,000,000 | 45,000,000 |
| Re Victoria | 87,884 | 1,240,000 | 25,000,000 | 29,000,000 |
| Victoria Queensland South Australia Western Australia | 670,500 | 540,000 | 7,000,000 | 12,000,000 |
| South Australia . | 903,690 | 380,000 | 10,000,000 | 12,000,000 |
| Western Australia | 975,920 | 265,000 | 6,800,000 | 10,000,000 |
| Tasmania | 26,215 | 180,200 | 2,650,000 | 3,700,000 |
| New Zealand | 104,751 | 930,000 | 15,200,000 | 18,000,000 |
| Fiji Islands | 7,451 | 120,000 | 500,000 | 700,000 |
| British New Guinea | 88,000 | 150,000 | 80,000 | 80,000 |
| Western Pacific Islands | | | | |
| British Solomon | 8,500 | 150,000 | 40,000 | 50,000 |
| Tonga or Friendly . | 385 | 21,500 | 71,000 | 110,000 |
| Gilbert and Ellice . | 166 | 35,000 | 21,000 | 21,000 |
| In America. | | | 21,000 | |
| Dominion of Canada . | 3,653,946 | 6,000,000 | 68,000,000 | 55,000,000 |
| Newfoundland and | 42,734 | 230,000 | 1 | |
| Labrador | 120,000 | 4,000 | 2,000,000 | 2,200,000 |
| British West Indies | | | | |
| Jamaica (including | | | | |
| Turk's and Caicos | | | | |
| Isles) | 4,400 | 830,000 | 2,000,0001 | 2,000,000 |
| The Bahamas | 5,794 | 60,000 | 330,000 | 220,000 |
| Leeward Islands | 704 | 130,000 | 420,000 | 400,000 |
| Windward | 524 | 165,000 | 700,000 | 500,000 |
| Barbados | 166 | 200,000 | 1,200,000 | 700,000 |
| Trinidad and | 1,754 | 320,000 | 1) | |
| Tobago | 114 | 20,000 | 3,100,000 | 2,900,000 |
| Bermuda Isles | 18 | 22,000 | 400,000 | 120,000 |
| British Honduras | 7,562 | 41,000 | 400,000 | 400,000 |
| | 90,277 | 310,000 | | |
| F., Guiana | 6,500 | 1 | 1,700,000 | 1,950,000 |
| Falkland Isles and | 1,000 | 2,100 | 66,000 | 185,000 |
| South Georgia | -,- | 1 | | kaling di |
| | | | | |

CALENDAR

Old and New Styles. The Julian Calendar was rearranged by Julius Caesar in 47 B.c. The year was made to consist of 365½ days, and in order to provide for this fractional part, the ordinary year was divided into 365 days, and every fourth year was declared a leap year, in which there were to be 366 days. The Julian Calendar, which is known as the "Old Style," is still used in Russia.

The solar year, however, is less than the Julian year by a little more than eleven minutes, and this error amounts to about three days in four centuries. In order to rectify this, Pope Gregory XIII altered the calendar in 1582, omitting 10 days in that year, and ordering that the centurial

years should be leap years once in four times only. Thus 1600 was a leap year, but not 1700, 1800, nor 1900. The year 2000 will be a leap year, but after that no centurial year will be a leap year until 2400. England adopted the Gregorian system, which is known as the "New Style," in 1752, when it was necessary, owing to her having taken 1700 to be a leap year, to cancel 11 days. The Gregorian Calendar is now used throughout the civilised world, with the single exception of Russia.

The difference between the "Old Style" and the "New Style" is now 13 days—Russia having considered 1800 and 1900 as leap years—and so it will remain until the year 2100.

PERPETUAL CALENDAR 1

From the Commencement of the Christian Era.

From the following tables the day of the week of any day of any year can be ascertained.

RULE—To the day of the Month, add Factors for Month, Century, and Year, and divide the total by 7.

If there is no remainder, the day is Sunday. If I is the remainder , Monday.

,, 2 ,, Tuesday.
,, 3 , Wednesday.
,, 4 ,, Thursday.
,, 5 ,, Friday.

" 6 " Saturday. Should the total be less than 7, it is to be taken as a remainder.

MONTHS

For Leap years figures in heavier type to be taken.

| 13000 | Jan. | Feb. | Mar. | Apr. | May | June | July | Aug. | Sept. | Oct. | Nov. | Dec. |
|----------|------|------|------|------|-----|------|------|------|-------|------|------|------|
| ractors) | 2 | 5 | 5 | I | 3 | 6 | 1 | 4 | 0 | 2 | 5 | 0 |

¹ We are indebted to the courtesy of the proprietor of Whitaker's Almanack for the use of this table.

CENTURIES (Cardinal Numbers).

| old Style, ended in England Sept. 2, 1752—a Wednes- day. | 2 9 16 | 1 8 15 | 0 7 14 | 6 18 — | 5 12 — | 11 | 3 10 17 |
|---|----------------|--------------|----------------|--------------|----------------|----------------|---------------|
| New Style, began in England Sept. 14, 1752—a Thurs- day. | 18 22 26 | = | 17 21 25 | = | 20 24 28 | 19 23 27 | - - - |
| | | and ev | ery suc | ceeding | fourth | Centur | у. |
| Factors | - 0 | ı | 2 | 3 | 4 | 5 | 6 |

YEARS. Leap years in heavier type.

| Pactors | 0 | 1 | 2 | 3 | 4 | 5 | 6 |
|---------|-----------------------|-----------------|----------------------|-----------------|---------------------------------------|-----------------------|--|
| | - | 91 96 | 97 | 98 | 99 | | === |
| | 90 | οī | | 92 | 93 | 94 | 05 |
| | 84 | 85 | 86 | 87 92 | 530 | 88 | 89 |
| | 79 | 74 85 | 75 80 | 8r | 82 | 83 | |
| | 73 79 84 | 74 | 75 | <u></u> | 76 | 77 83 88 | 33 39 44 50 61 67 72 78 89 95 |
| | | 68 | 69 | 70 | 71 | - | 72 |
| | 62 | 63 | - - | 64 | 65 | 66 | 67 |
| | 45 51 56 | 18 | 41 47 52 58 | 59 64 | 43 48 54 — 65 71 76 | 55 60 | бі |
| | 51 | | 52 | 53 | 54 | 55 | |
| | 45 | 46 | 47 | — · | 48 | 49 | 50 |
| | | 40 | 41 | 42 | 43 | | 44 |
| | 34 | 35 | <u> </u> | 31 86 | | 38 | 39 |
| | 23 28 | 29 | 30 — | 31 | | 27 82 38 — | 33 |
| | 23 | | 13 19 24 | 25 | 26 | 27 | 22 — |
| | 0 0 6 17 | 18 | 19 | | 9 15 20 | 21 | 22 |
| | han al ah | 12 | 13 | 14 | 15 | | 16 |
| | 6 | 1 7 12 | | 3 8 | 9 | 4 10 | II |
| | 0.0 | I | 2 | 3 | | 4 | 5 |

Example.

June 18, 1815. Factors for

Example.

Date of the Battle of Waterloo, Date of the Battle of Trafalgar, October 21, 1805. Factors for

Day. Month. Century. Year.

18 + 6 + 0 + 4 = 28 21 + 2 + 0 + 6 = 29 28 divided by 7 leaves no remainder, therefore the day was Sunday.

Day. Month. Century. Year.

Day. Month. Century. Year.

29 divided by 7 leaves a remainder of 1, therefore the day was Monday.

CANALS

The following are the principal canals in the United Kingdom with their lengths:—

| T. | | E | | |
|----|--|---|--|--|
| | | | | |

| | i. in England |
|---|-------------------------------|
| Name of Company. Mi | les, Connecting. |
| Aire and Calder 9 | 3 Rivers Aire and Calder. |
| Birmingham 16 | |
| | 3 Coventry and Birmingham. |
| | o Birmingham and London. |
| Kennet and Avon . 8 | 6 Rivers Kennet and Avon. |
| Lancaster 6 | |
| Leeds and Liverpool . 14 | 3 Mersey and Ouse. |
| Manchester Ship 3 | 5½ Manchester and the Mersey. |
| Bridgewater 4 | 2 Ditto Ditto. |
| North Metropolitan 1. 1 | O_{4}^{3} |
| Rochdale 3 | 5 |
| Sharpness New Docks) | |
| | 7 Birmingham and Worcester. |
| Birmingham) | |
| Shropshire Union 20 | |
| Stafford and Worcester | Fi Severn and Grand Trunk |
| Trent and Mersey . II | 6 |
| Warwick and Bir- | |
| mingham 2 | $2\frac{1}{2}$ |
| Weaver 2 | o Chester and Grand Trunk. |
| 1 Better kn | own as the Regent's Canal. |
| 5하다 보고 요즘 중요한 사람들은 사람들은 사람들은 경우를 하는 것은 사람들은 유럽을 모르겠다. | |

II. In Scotland

| Name of Compa | nv. | Miles. | c | Connecting. | |
|---------------|-----|--------|------------|-------------|------------|
| Caledonian | | 60 | Fort Willi | am and I | nverness. |
| Forth and Cly | rde | | Dumbarto | n and Gra | ingemouth. |
| | | | | | |

III. In Ireland

| Name of Company. | Miles. | Connecting. |
|------------------|--------|------------------------------|
| Roval | | Dublin and the Shannon. |
| Grand | . 361 | Ditto Ditto. |
| Newry | | Loughs Neagh and Carlingford |
| Ulster | | Ditto Ditto. |
| | | |

CHEQUES

A cheque is a bill of exchange drawn on a banker payable on demand.

The stamp duty, no matter what the amount of the cheque, is one penny.

The following are common forms of cheques:—

No. 15 New Windsor. September 29, 1906. The Loamshire Banking Company, Ltd.

New Windsor.
Pay Mr. Walter
Scott or order three
pounds nine shillings
and ninepence.
£3 9s. 9d.
John Thomson.

H.

No. 846.

Titchfield, October 1, 1906.

The Blankshire National Bank, Ltd.

Pay Alfred Jameson, Esq., or bearer, thirty-five pounds and sixpence. 435 Os. 6d.
Gerald Brown.



The person who signs the cheque is called the drawer. In order that the cheque may be paid by the bank on which it is drawn, the drawer must have sufficient funds in the hands of the banker to meet it, or he must have made arrangements by which he is entitled to overdraw his account.

Cheques are sometimes written on sheets of paper and an adhesive penny stamp used. The practice is a bad one. The ordinary method is to use the form of cheque supplied by the bank which bears an impressed stamp. Banks supply cheque books containing numbers of cheques, and there is a counterfoil to each cheque, which the drawer ought to fill up for the sake of reference.

Each of the above cheques is an open one, i.e. it will be paid over the counter of the bank if there are funds in hand to meet it. The first is also called an order cheque. It will not be cashed unless it is indorsed with the name of the payee. The second cheque needs no indorsement.

A banker must bear the loss if he cashes a cheque bearing the forged signature of the drawer. He is not liable, however, if he pays a cheque in good faith which purports to bear the indorsement of the payee, even though the indorsement is a forgery. But a tradesman or any other person who cashes a cheque bearing a forged indorsement is not protected. He loses his money if the rightful owner of the cheque turns up and demands it.

The authority of a banker to pay a cheque is determined by (a) countermand of payment, (b) notice of the death of the customer, and (c) notice of an available act of bankruptcy.

A banker should refuse payment of a cheque which appears to have been materially altered, otherwise he may have to bear any loss which arises. It has been decided quite recently that the carelessness of a drawer in drawing a cheque is not in itself sufficient to exonerate a banker from liability for paying the same if the amount has been increased by any person into whose hands it has come.

When a cheque is "crossed," it is irregular and improper for a banker to pay the amount of it across the counter of the bank. It must be paid through a banking account, i.e. presented by one bank to another, the bank of the payee to the bank upon which it is drawn.

Crossing consists in drawing two parallel transverse lines across the face of a cheque, with or without the addition of the words "& Co." If the name of a particular bank is added, presentation for payment must be made through that bank. These crossings are called "general" and "special" respectively.

The following is an example of a cheque crossed generally;—

No. 394.

London, September 10, 1906. The Middlesex County Bank, Ltd.

Pay George Freeman, Esq., or order, Twenty pounds. 420 0s. 0d. Joseph Jones.

1d. Stamp.

The mere crossing of a cheque does not affect its negotiability. A holder in due course, that is, a person who takes it in good faith and for value, has a perfect title to it.

The character of negotiability may be taken away if the words "not negotiable" are added. The holder of such a cheque has no better title to it than the person from whom he took it. Thus, for example, if a cheque marked "not negotiable" is stolen from the payee or a subsequent holder, and the thief transfers it for value to another person, the transferee has no right to retain it. He holds it affected with the same taint as the thief did, and he must restore it, on demand, to the rightful owner.

Sometimes, in addition to the crossing, or even in the case of an open cheque, i.e. one that is not crossed, there are words added which indicate that the cheque has been drawn, or is to be filled in, for an amount not exceeding a fixed sum, e.g. "under ten pounds." This is an additional safeguard against alteration.

When a cheque is uncrossed, any holder, including a banker, may cross it generally or specially; when it is crossed generally, he may cross it specially; and whether it is crossed generally or specially, he may add the words "not negotiable,"

It should be noticed that where a banker in good faith and without negligence receives payment for a customer of a cheque crossed generally or specially to himself, and the customer has no title or a defective title thereto, the banker incurs no liability to the true owner of the cheque by reason only of having received such payment.

A cheque is not invalid because it is ante-dated, post-dated, or dated on a Sunday. But a post-dated cheque, if drawn for more than £5, must not be put into circulation, since it is then an insufficiently stamped bill of exchange.

No cheque should be drawn for a fraction of a penny.

A cheque may bear any number of indorsements, either special or in blank, like a bill of exchange. The drawer is the person primarily liable to pay the amount of the cheque, and if he fails to do so any other person whose signature appears on the back of the cheque is bound to pay the same provided that due notice of dishonour is given by the holder.

The Indorsement. should write his name exactly as it appears on the face of the cheque, omitting such titles as Mr., Mrs., Esquire, etc. But if the name is incorrectly given, the correct name can be added beneath the indorsement. If a cheque is made payable to a married lady in her maiden name, the indorsement should be in the following form: "Annie Smith, née Robinson." Again, if the payee is named Mrs. Joseph Thompson, the indorsement should be "Mary Thompson, wife of Joseph Thompson.

Cheques sent by Post. Unless expressly or impliedly authorised to use the post, the drawer of a

| | 1 | | HEQUE CR Crossings | | 3 |
|-----------------|----------------|-----------------|------------------------|-----------------|--|
| | | Not Negotiable. | | | '03 & |
| Not Negotiable. | \$ Co. | No | Under Five Pounds. | Not Negottable. | 9 Under Ten Pounds. |
| | | Special | Crossings. | | 9 |
| | Farmer's Bank. | Not Negonable. | United Bank of London. | Not Negotiable. | Universal Bank, for Account of Payee. |

cheque is responsible for any loss which may arise through the miscarriage of a cheque sent by post. He has himself chosen the post as his agent, and he must bear the consequences. A request, however, on the part of the donee that a cheque should be forwarded in this manner will exonerate the sender completely, since the post is now the agent of the donee.

On payment a cheque becomes the property of the drawer, but the banker who pays it is entitled to keep it as a voucher until his account with his customer is settled. There is a slight variation in practice between the methods of London and country bankers as to paid cheques.

Stale Cheque. A cheque should be presented for payment with promptness. A drawer is liable to pay the amount at any time within six years, but a banker will generally refuse to pay a cheque which has been in circulation and not presented for six months.

The following points should be observed in dealing with cheques:—

1. When drawing a cheque take care that the particulars are correctly given, and be certain that there are sufficient funds in the bank to meet it. Do not leave blank spaces so as to facilitate forgeries.

2. Never take a cheque from a stranger, or from a person whose honesty is doubtful. If it bears a forged signature or indorsement you are liable to lose your money. Greater caution still is necessary if it is marked "not negotiable," as even though neither signature nor indorsement is forged, there may be some flaw in the negotiation, and a holder will have no better title than the person from whom he took it.

3. Never deal with a mutilated cheque. A banker will not honour it, since one of the ways of cancelling a cheque is to tear it up.

CIRCULAR LETTER OF CREDIT

A Circular Letter of Credit is one addressed to several bankers or merchants residing at different places. Such letters are issued for the accommodation of persons travelling who wish to avoid carrying large sums of money about with them.

Suppose a traveller expects to pass through Paris, Strasburg, Munich, Vienna, Buda-Pesth, Belgrade, Sophia, and Constantinople; and that he wishes to have the sum of £500 placed at his disposal during his tour. He can purchase a circular letter in London for that amount addressed to some resident at each of the above The London firm named places. will advise their correspondents in each of these places, requesting them to honour the Circular Letter and enclose the signature of the accredited person. The sums paid by the different correspondents are written on the letter itself, and the receipt is acknowledged by the receiver. The balance, if any, will be refunded on his return to London.

A specimen of a Circular Letter of Credit with the amounts noted on the back, the Advice of the Circular Letter of Credit, and the Receipt for one of the amounts drawn are here given:—

Circular Letter of Credit

96, Lombard Street, London, E.C.,

July 1, 1906.

Joseph Scarlett & Co., Circular Letter of Credit. Gentlemen,

We hereby request that you will

Cir

furnish Mr. Robin Hood, whose signature appears at the foot of this letter, with whatever funds he may require to the extent of two thousand

dollars (\$2,000).

Please note your payments on the back of this letter, and draw upon us for the same, sending us Mr. Hood's duplicate receipt in each instance. This letter continues in force from the present date until December 13, 1906.

We are, Gentlemen, Your obedient servants, Joseph Scarlett & Co.

To Messrs.
Littlejohn & Co., New York.
Forester & Sons, Boston.
Walt. Whitman & Co., Chicago.
Sanders & Sons, San Francisco.
Signature, Robin Hood.

Second Page of Circular Letter of Credit

Showing the amounts paid to the holder.

have this day delivered a circular letter of credit for two thousand dollars (\$2,000) bearing the name of your esteemed firm among others, to Mr. Robin Hood, of London, who intends to travel for some months in the United States. Mr. Hood will pass through New York with his son, on his way to Chicago and San Francisco, and we shall esteem, as a personal favour, any attention you may show this gentleman.

We shall be obliged if you will furnish Mr. Hood with any sums he may require, to the above limit, against his duplicate receipt, taking into account the amounts he may have already taken up, and deducting your own charges,

Kindly note on the back of the letter of credit each payment you may make, and draw upon us for the same, sending us the duplicate receipt.

Thanking you in anticipation

| Date of Payment. | Paid by | Of | Amount Paid in Words. | Amount in Figures. |
|--|--|---|--|-----------------------------------|
| Aug. 15 30 Sept. 10 18 Oct. 30 | Littlejohn & Co Forester & Sons Littlejohn & Co Walt. Whitman & Co. Sanders & Sons Walt. Whitman & Co. Littlejohn & Co | New York . Boston New York . Chicago San Francisco Chicago New York . | Two hundred dollars Two hundred dollars Fifty dollars Two hundred dollars Five hundred dollars Five hundred dollars Seventy-five dollars 50 Seven hundred fifty dollars 50 | \$ 200 200 50 200 500 750 750 750 |

Advice of the above Circular Letter of Credit

96, Lombard Street, London, E.C.,

July 1, 1906.

Messrs. Littlejohn & Co.,
999, East 90th Street,
New York.

Gentlemen.

We beg to inform you that we

for any attentions you may show Mr. Hood.

We remain, Gentlemen, Yours faithfully, Joseph Scarlett & Co.

Receipt

Received of Messrs. Littlejohn & Co., of East 90th Street, New York, the sum of two hundred dollars (\$200)

against my letter of credit furnished by Messrs. Joseph Scarlett & Co., Lombard Street, London, E.C. Robin Hood.

New York, July 25, 1906.

COINAGE (BRITISH)

The authorised coinage of the United Kingdom consists of the following coins. Some of these are only issued on special occasions.

| Coins. | Standard | Least | Remedy |
|---------------|------------|------------------|-------------------|
| | 127_1_1_1 | Current | of |
| | Weight | Weight | Weight |
| Consideration | Grains | Grains | Grains. |
| Gold:— | | Elektrika. | |
| Five Pound | . 616'3723 | 9 612.200 | 1,000 |
| Two Pound | . 246*5489 | 5 245 000 | 0'400 |
| Pound . | . 123'2744 | | 0,500 |
| Half-Sov | · 61.6372 | | 0.120 |
| Silver:- | | 14. 14. 19 Seven | |
| Crown | . 436.3636 | ja | 2'000 |
| Dble. Florin | . 349.0900 | | 1.678 |
| Half-Crown | . 218.1818 | | 1.264 |
| Florin | · 174'5454 | | 0.997 |
| Shilling . | 87.2727 | | 0.578 |
| Sixpence . | 43.6363 | | 0'346 |
| Groat or 4d. | 29,0000 | | 0.262 |
| Threepence | . 21.8181 | | 0.313 |
| Twopence . | . 14.545 | | 0'144 |
| Penny | 7'272 | | 0.082 |
| Bronze:- | | | |
| Penny | . 145.8333 | 12 — | 2'01666 |
| Halfpenny . | . 87.5000 | | 1'75000 |
| Farthing . | 43.7500 | | 0.87500 |
| | | Market Comment | Contract Contract |

The remedy of weight is the amount of variation allowed in the fineness and weight of the coins when they are first issued from the Mint.

Standard gold contains eleventwelfths of fine metal and one-twelfth of alloy, i.e. 22 carats fine, with 2 carats of alloy. Its fineness is represented by 916.6. Twenty troy pounds of standard gold are coined into 934 sovereigns and one half-sovereign, and one troy ounce is intrinsically worth £3 17s. 10½d. One ounce of pure gold is of the value of £4_4s. 11½d.

Standard silver consists of thirty-seven parts of pure silver and three parts of alloy. Its fineness is represented by 925. One troy pound of standard silver is coined into 66 shillings.

Bronze is an alloy composed of ninety-five parts of copper, four parts of tin, and one part of

Any person is entitled to take gold of a value of not less than £20,000 to the Mint, and have it coined. In practice, however, the gold is taken to the Bank of England, and exchanged at once at the rate of £3 17s. 9d. per ounce.

Gold coins issued prior to 1837 are no longer legal tender in this country.

Light gold may be taken to the Bank, and the full face value allowed if the loss in weight does not exceed four grains in each sovereign, and if it appears that the coins have not been illegally or unfairly tampered with.

There is no weight fixed below which a silver coin ceases to be current.

COINAGE (COLONIAL)

The coinage is, generally, the same as that of the United Kingdom. The following are the exceptions:—

Canada. There is no gold coinage in Canada, but the United States eagle of 10 dollars and the English sovereign are both legal tender to any amount. The English sovereign is valued at \$486\frac{2}{3}\$. Silver coins (dollars) are only legal tender up to 10 dollars, and minor coins up to 25 cents.

India. The standard of India is a silver one, the unit being the rupee, which is equal to 16 annas. The English sovereign passes current at 15 silver rupees. The silver coins are the rupee, the half rupee, the quarter rupee, and the eighth rupee.

10d.

5\d.

100,000 rupees is called a lac of

rupees.

Newfoundland. The unit of value is the dollar, which is equal to 1'014 of the United States dollar. The actual coins in use are \$2 pieces. The English sovereign and the United States dollar are full legal tender for \$4.8 and \$.985 respectively. The silver coins are legal tender up to \$10 only.

COINAGE (FOREIGN)

The Latin Union comprise^S the following countries—Belgium, France, Greece, Italy, and Switzerland. The system of coinage is the same, although the names of the coins used in Greece and Italy are not the same as those of the other three countries.

The Scandinavian Union comprises Denmark, Norway, and

Sweden.

Bulgaria, Roumania, Russia, Servia, and Spain have in part adopted a system similar to that of the Latin Union.

N.B. G. signifies gold standard, S. silver standard.

Argentine Republic. (G.) The unit is the Peso, which is equal to 100 Centesimos.

Gold Coins:

Argentino (of

5 Pesos) - 19s. 10d. Argentino 9s. 11d.

Silver Coins: Peso 2s. 1d.

½ Peso is. of d. Accounts are generally kept in dollars, the dollar having an average value of 4s.

Austria-Hungary. (G.) The unit is the Krone or Crown, which is equal to 100 Heller.

Gold Coins:

20 Crown piece - 16s. 8d. 10 Crown piece -8s. 4d. Also the following trade coins: 4 Ducats - £1 17s. $7\frac{1}{2}d$. Ducat 9s. 5d. Silver Coins: Crown 10d. 1 Crown 5d. Nickel Coins: 20 Heller (or Filler) piece 2d. Bronze Coins: 2 Heller piece 1d.

Belgium. Same as France.

I Heller piece

Brazil. (G.) The unit is the Milreis, of 1,000 Reis.

Gold Coins: 20 Milreis $= f_{,2}$ 4s. $10\frac{1}{2}d$. -£1 2s. $5\frac{1}{4}d$. - 11s. $2\frac{1}{2}d$. 10 Milreis 5 Milreis Silver Coins: Nominal Value 2 Milreis 4s. 6d. 1 Milreis 2s. 3d. entral . 4 Milreis - is. $1\frac{1}{2}d$.

- Milreis HINDE The principal currency is paper money of a fluctuating value. The paper Milreis has varied during the last half century from 8d. to 2s. 3d. It is, in reality, seldom

worth more than is.

4 Milreis

Bulgaria. The system is the same as that of the Latin Union. The coin which is the equivalent of the Franc is called the Lev. and of the Centime the Stotinki.

Central America. (S.) unit is the Peso of 100 Centavos.

Gold Coins:

10 Pesos £1 19s. 7d. 5 Pesos 19s. $9\frac{1}{2}d$. 2 Pesos 7s. 11d. Peso 3s. 111d. Silver Coins: 100 Centavos - 1s. 11 $\frac{3}{4}d$. - 112d. 50 Centavos

20 Centavos 10 Centavos - $2\frac{1}{2}d.$ The States included in Central America are Costa Rica, Guatemala, Honduras, Nicaragua, and San Salvador.

Chili. (G.) The unit is the Peso of 100 Centavos.

| Gold Coins: | | |
|-------------|-----|--|
| Condor | 1-0 | |

| Pesos) - | £1 17s. | 6d. |
|------------------------|---------|-----|
| Doublon (5 Pesos) - | 18s. | 9d. |
| Escudo (2 Pesos) — | 75. | 6d. |
| Peso - | | 9d. |

Silver Coins:

| Peso - | 2s. 1d. |
|---------------|-----------------------|
| 50 Centavos — | 1s. $0\frac{1}{2}d$. |
| 20 Centavos - | 5d. |
| 10 Centavos - | $2\frac{1}{2}d.$ |
| 5 Centavos — | 1¼d. |

China. (S.) The unit is the Tael of 10 Mace or 100 Conderin.

There are no gold or silver

There are no gold or silver coins current in China, but certain fixed weights of silver are used. The only real coin is called the Cash. It is composed of a mixture of copper, iron, and tin. A Tael of silver is nominally equal to 1,000 Cash, but in reality it is worth about twice that amount. The Tael also varies in different parts of China, and nearly every seaport has its own local standard. The Shanghai Tael is worth rather more than 3s.

Colombia, United States of Same as Chili.

Denmark. (G.) The unit is the Krone of 100 Öre.

Gold Coins:

| 20 Kroner | £ | I 2s. | $0\frac{1}{2}d$. |
|---------------|----------|-------|-------------------|
| 10 Kroner | \$10,010 | IIS. | 0 } d . |
| Silver Coins: | | | |
| 2 Kroner | | 25. | 2d. |
| 1 Krone | *** | īs. | ıd. |
| 50 Öre | _ | | $6\frac{1}{2}d.$ |
| 25 Ore | | | $3\frac{1}{4}d$. |
| 10 Ore | - | | $1\frac{1}{4}d$. |

Egypt. (G.) The unit is the Egyptian Pound of 100 Piastres. Gold Coins:

| | £1 os. | $3\frac{1}{2}d$. |
|---------------|--------|-------------------|
| 50 Piastres 🕳 | IOS. | 2d. |
| 25 Piastres - | 5s. | ıd. |
| Silver Coins: | | |

20 Piastres — 4s. od. 10 Piastres — 2s. od. 5 Piastres — 1s. od.

5 Piastres — 1s. od. 2 Piastres — 5d. 1 Piastre — 2½d.

Finland. (G.) The unit is the Markka of 100 Penni.

Gold Coins:

| 20 Markka | $-15s. 10\frac{1}{2}d.$ |
|---------------|-----------------------------|
| 10 Markka | $=$ 7s. 11 $\frac{1}{4}d$. |
| Silver Coins: | |
| 2 Markka | - 1s. 7d. |

2 Markka — Is. 7d. 1 Markka — 9½d. 50 Penni — 4¾d. 25 Penni — 2½d.

France. (G.) The unit is the Franc of 100 Centimes.

Gold Coins:

| 100 Fra | ncs | - £3 1 - £1 1 | 9s. 3 | d. |
|---------|-----|------------------|--------|----|
| 50 Fra | ncs | — £1 I | 9s. 74 | d. |

20 Francs (Napoleon) = 15s. 10 $\frac{1}{4}d$.

10 Francs (½ Na-

poleon) - $7s. 11\frac{1}{4}d.$ 5 Francs - $3s. 11\frac{1}{2}d.$

Silver Coins:

5 Francs — 3s. 11½d. 2 Francs — 1s. 7d. 1 Franc — 9½d.

50 Centimes - $4\frac{3}{4}d$. 20 Centimes - nearly 2d.

German Empire. (G.) The unit is the Mark or Reichsmark of 100 Pfennige.

Gold Coins:

| 20 Mark | S | 198 | . 7d. |
|---------|-----|-----|--------|
| 10 Mark | s - | | . 9½d. |

5 Marks - 4s. 10\frac{2}{d}. Silver Coins:

| | | 24 | |
|-------------|-----|-----|--------------------|
| 5 Marks | · · | 45. | $10^{3}d.$ |
| 2 Marks | | | $11\frac{1}{2}d$. |
| 2 TITCH 220 | | | 11200. |

1 Mark - $11\frac{3}{4}d$. 50 Pfennige - $5\frac{3}{4}d$. There is still the old silver Thaler in circulation, and this passes current at 3 Marks. It is legal tender for any amount. As the Thaler is no longer coined, it must eventually go out of circulation altogether.

Greece. (G.) Same as France. The coin which is the equivalent of the Franc is called the *Drachma*, and of the Centime the *Lepta*.

There has been a large issue of paper money in Greece, and this is legal tender. Its real value, however, is only about one-half of its face value in gold.

Holland. (G.) The unit is the Florin of 100 Cents.

Gold Coins:

10 Florins — 16s. 6\frac{1}{2}d.

5 Florins — 8s. 3\frac{1}{2}d.

Ducat — 9s. 4\frac{1}{2}d.

Silver Coins:

Florin — 1s. 8\frac{1}{2}d.

50 Cents — 10\frac{1}{2}d.

50 Cents — 10d. 25 Cents — 5d. 10 Cents — 2d.

Also:

Rixdaler $(2\frac{1}{2} \text{ Florins}) = 4s. 2d.$

Java has the same coinage as Holland.

Italy. (G.) Same as France. The coin which is the equivalent of the Franc is called the *Lira* (pl. *Lire*), and of the Centime the *Centesimi*.

As in Greece there has been a large issue of paper money. This also is worth less than its face value.

Japan. (G.) The unit is the Yen of 100 Sen.

Gold Coins:

20 Yen — £2 Os. 10d.

10 Yen — £1 Os. 5d.

5 Yen — 10s. 2½d.

2 Yen — 4s. 1d.

1 Yen — 2s. 0½d.

| Silver Coins: | deal of section |
|---------------|---------------------|
| ı Yen | -2s. 0 d. |
| 50 Sen | — Is. o½d. |
| 20 Sen | ≕ 5 ā . |
| to Sen | → 2 1 d. |
| 5 Sen | $ 1\overline{1}d$. |

Mexico. (S.) The unit is the Dollar or Peso of 100 Centavos.

Gold Coins: Doblon (16 Pesos) -- £3 4s. 9d. 1 Doblon $-f_1$ 128. $4\frac{1}{2}d$. 1 Doblon 16s. $2\frac{1}{4}d$. 20 Pesos - f.4 os. 10\fd. 10 Pesos $= f_2$ os. $5 \nmid d$. -- £1 os. 5 Pesos 23d. Nominal Value Silver Coins: Peso 4s. 3+d. so Centavos 2s. 13d. 25 Centavos 101d. 10 Centavos 5\d. 5 Centavos 2 1d.

The exchange value of the silver coins is about one-half that stated above.

Norway. (G.) Same as Denmark.

Persia. (S.) The unit is the Kran of 20 Shahis.

Gold Coins: Toman (10 Krans) 9s. 5d. 1 Toman 4s. $8\frac{1}{2}d$. Ashrati (2 Krans) 1s. 10\fd. Silver Coins: 2 Krans 1s. 5d. Kran 81d. 10 Shahis 41d. 5 Shahis 2d.

The coins are taken by weight, as their intrinsic worth is doubtful.

Peru. (S.) The unit is the Sol of 100 Centimos.

Gold Coins:
Libra (10 Sols) - 'fi os. od.
Libra - 10s. od.

| Silver Coins: | |
|-----------------|-------------------|
| Sol 🛶 | 2s. od. |
| 50 Centimos 🕳 | is. od. |
| 25 Centimos — | 6d. |
| Quinto (20 | |
| Centimos) - | 5d. |
| Dinero (10 Cen- | |
| timos) — | 2½d. |
| ½ Dinero 🕳 | $1\frac{1}{d}d$. |
| | 1400. |

There is a large amount of paper money in existence, but this is practically worthless.

Portugal. (G.) The unit is the Milreis of 1,000 Reis.

| 10 | |
|--------|-------------------|
| 2004 | £2 2s. 6d |
| | £1 15. 3d |
| - | 8s. 6d |
| _ | 4s. 3d |
| | |
| - | 2s. 1\frac{1}{2}d |
| ****** | 9 1 d |
| | |
| | 5d. |
| | 2 1 d |
| | - - - - |

There is also much depreciated paper money.

Roumania. (G.) The coinage is the same system as that of the Latin Union. The coin which corresponds to the Franc is called the Lei and to the Centime the Banis.

Russia. (S.) The unit is the Rouble of 100 Kopecks.

| Gold Coins: | | er et l'ex-b | 1 |
|---------------|-----------------|--------------|------------------------------|
| Imperial (| (O | at it is a | 1 |
| Roubles) | - £ | I IIs. | 81d. |
| 1 Imperial | | 15s. | |
| Silver Coins: | | | • |
| Rouble | - | 2s. | ıd. |
| 🚽 Rouble | - | ıs. | |
| | - | | 6}d. |
| 20 Kopecks | · · | | ۶å. |
| 15 Kopecks | - | | 33d. |
| 10 Kopecks | and the same of | | $2\overline{\overline{d}}d.$ |
| 5 Kopecks | - | | $1\frac{3}{4}d$. |
| 4(1419) | | | 3.2 |

The principal currency is paper money, but this is worth little more than one-half its face value.

Servia. (G.) The same system prevails as in the countries included in the Latin Union. The coin which corresponds to the Franc is called the *Dinar* and to the Centime the *Para*.

Spain. (G.) Same as the Latin Union. The *Peseta* is equal to the Franc, and the Centimos to the Centime.

The old gold Doubloon of 10 Escudos is still in circulation. Its value is £1 os. $7\frac{1}{2}d$.

Sweden. (G.) Same as Denmark. The Krone is, however, called the Krona (pl. Kronor).

Switzerland. (G.) Same as France. French coins are mainly current. Switzerland does not issue any gold coins.

Turkey. (G.) The unit is the *Medjidie* or Turkish Pound of 100 Piastres.

| - £4 | . 105. | $2\frac{1}{2}d$. |
|------------------|-----------|--|
| | | |
| kish | | |
| - | 18s. | $0\frac{1}{2}d$. |
| - | | $0\frac{1}{4}d$: |
| _ | 4s. | 6d. |
| | | |
| - | 35. | 4d. |
| - | | 8d. |
| - | | iod. |
| Name of the last | | 4d. |
| - | | 2đ. |
| | - £2 kish | - 18s. - 9s. - 4s. - 3s. - 1s. |

United States of America. (G.) The unit is the Dollar of 100 Cents.

| Fold Coins: | | | |
|----------------|-------------|-------------|-------------------|
| Double Eagle | - 14 | 25. | 2 1 d. |
| Eagle (10 Dol- | | | |
| lars) | - £2 | ıs. | ıłd. |
| ½ Eagle | - £1 | | |
| } Eagle | | 33797533477 | $3\frac{1}{2}d$. |
| 3 Dollars | - | 12s. | 4d. |
| 1 Dollar | | | i d. |

Silver Coins .

| Dollar = | 4s. 2¾d. |
|----------------------|-------------------|
| ½ Dollar = | is. 113d |
| ∄ Dollar = | is. od. |
| Dime(10 Cents)= | $4\frac{3}{4}d$. |
| $\frac{1}{2}$ Dime = | $2\frac{1}{2}d$. |
| | |

COMMISSIONS

The customary commissions of Auctioneers, Surveyors, etc. Sales.

1. Houses and Land, Ground Insurance Policies, Leases. Reversions, etc.

(a) By private contract. 5 per cent. on the first £100 and 21/2 per cent. on any sum after the first 100. This is exclusive of the usual commission for fur-

niture, fixtures, and effects, (b) By auction. 2½ per cent. on the amount realised at the sale in addition to out-of-pocket expenses. If no sale is effected the charge is I per cent, and expenses.

(2) Furniture by auction. 5 per cent. on the amount realised in addition to all out-of-pocket expenses.

Lettings.

 Unfurnished Houses or disposing of Leases. 5 per cent. on the first year's rent and the same on any money paid as premium and for fixtures, furniture, goodwill, etc. If the tenant afterwards purchases the same, the whole commission for the sale is due, allowance being made for the sum already paid for letting.

2. Furnished Houses. 5 per cent. on the rent payable for one year. If the letting is for a longer period, 21 per cent. on the remain-

der of the term.

Valuations.

 Furniture, Fixtures, Stock-intrade, etc. 5 per cent.

2. Land. 6d. per acre and all out-of-pocket expenses, with a minimum fee of 5 guineas.

Mortgage, Sale, or Purchase. I per cent. and out-ofpocket expenses on the first £1,000, and \$\frac{1}{2}\$ per cent. on all in excess of £1,000 upon the full amount of the valuation.

4. Probate. 2 per cent. on the first £500, 11 per cent. on the excess, together with all out-

of-pocket expenses.

5. Rent. 5 per cent. on first £200, and $2\frac{1}{2}$ per cent. on remainder of one year's rental value, and expenses.

The customary commissions of Stockbrokers.

There is no scale fixed by the Committee of the Stock Exchange. but the following are the charges usually made:-

British and Indian Government Securities, 2s. 6d. per cent.

Colonial, Corporation, and Foreign Stocks, 5s. per cent.

Home Railway Stocks.

to 10s. per cent.

American and Foreign Railway Securities, 5s. to 10s. per cent. Shares in mines, industrial

companies, etc.:-

Under £1 nominal value, 3d. per share; under £2 nominal value, 6d. per share; under £5 nominal value, 9d. per share; under £10 nominal value, is. per share; and 6d. per share for every £5 per share in excess.

COMPANIES

A company is an association of individuals formed for purposes of profit, possessing a common capital contributed by the members composing it, such capital being commonly divided into shares, of which each member possesses one or more, and which are transferable by the owner.

The most common and important class of companies is that of companies limited by shares.

The liability of each member is limited to the nominal amount of the shares which he holds. When once the capital has been fully paid up, there is no further pecuniary liability resting upon any one. Companies are now governed by the Companies (Con-

solidation) Act, 1908.

Number of Persons required. This depends upon whether the company is a public company or a private company. The former is one which appeals to the whole world for financial assistance and support, and may consist of any number of members, provided that the number does not exceed the number of shares, but it can never be less than seven. This number of seven must always be maintained as a minimum in the case of the so-called "one man" companies, that is, companies in which practically the whole of the shares are held by one or two individuals, the other members being simply introduced to supply the statutory number required. The "one man" company has been introduced into commercial life in the case of several successful businesses, in order to save the difficulties which are bound to arise on the death of a sole owner or of one of several partners. Until 1908 a "one man" company was popularly known as a "private" company, but the legislature has now given a legal meaning to the term and by the Companies (Consolidation) Act, 1908, a private company " (a) defined as one which Restricts the right to transfer its shares; (b) Limits the number of its members (exclusive of persons who are in the employment of the company) to fifty; and (0) Prohibits any invitation to the public to subscribe for any shares

or debentures of the company." Such a company need not consist of more than two members, and in the present article it is to be understood that when seven members are spoken of, the number is only two if the company is a private one. The special rights enjoyed by a private company must be learned from the Act itself

The number seven, or two, must always be kept up, since it is provided that where a company carries on its business for a period of six months after its members are reduced below seven, or two. as the case may be, each member cognisant of the fact is personally liable for payment of the whole of the debts of the company contracted after such period.

The Promoter. "The term promoter," said the late Lord Justice Bowen, "is a term not of law, but of business, usefully summing up in a single word a number of business operations familiar to the commercial world by which a company is generally brought into existence." Whether a man is or is not a promoter will depend upon his acts.

As a promoter stands in a fiduciary relationship towards the company which he is promoting, he must not use his position for the purpose of making any secret profit at the expense of the company. His position is very similar to that of an agent.

The promoter is personally liable for any acts done before the company is registered, since it is impossible for a person to contract on behalf of a non-existent person, and a company cannot subsequently ratify what has been done.

Memorandum of Association. When the necessary number of persons has been obtained the memorandum of association is prepared. In it the following matters must be clearly set forth:—

The name of the company. Any name may be chosen, provided it does not so closely resemble that of an existing company as to be likely to deceive. The last word of the name must be "limited"-unless the company is an unlimited one—though the Board of Trade may, if they think proper, dispense with this addition if the company is not one formed for the purposes of pecuniary gain and profit. The prefix "Royal" may not be used without the licence of the Home Secretary. By special resolution, and with the sanction of the Board of Trade, the name of the company may be changed.

2. The place where the registered office of the company is to be

situated.

3. The objects of the company. The greatest care is required in setting these forth with accuracy. A company only exists for the purposes which are stated in its memorandum, and any act done outside these powers is ultra vires, and therefore null and void. a natural consequence a memorandum will often specify trades and businesses which have apparently only the remotest connection with the main business of the company. It is then possible for the company to extend its operations at any time without applying to the court for leave to do so. Until 1890 no company could extend its business without first being wound up and reconstructed. Now, by special resolution and by the leave of the court, a change can generally be effected, if it is shown that the alteration is for the benefit of the company, and that the interests of all the existing members and creditors are properly safeguarded. A carefully drawn memorandum will avoid the necessity for this procedure and its accompanying expense.

4. A declaration to the effect that the liability of the members

is limited.

5. The amount of the nominal capital of the company, the number of shares into which the capital is divided, and the amount

of each share.

At the end of the document there is a declaration of association in words very much like the following: "We, the several persons whose names and addresses are subscribed, are desirous of being formed into a company, in pursuance of this memorandum of association, and we respectively agree to take the number of shares in the capital of the company set opposite our respective names."

The names, addresses, and descriptions of the seven subscribing persons are annexed, each of them subscribing for one share at

least.

It is necessary that each subscriber should make the entry with his own hand, and the entry must be attested. It is the common practice for each to write that he takes one share. Any person may be a subscriber, for example, a bankrupt or an infant.

Articles of Association. In addition to the memorandum there are usually Articles of Association. These are signed by the subscribers to the memorandum, and consist of regulations for the management of the internal affairs of the company. They are, in fact, a species of bye-laws. They are binding upon the company and upon each member of

the same as if each had signed and sealed them. The articles may be altered from time to time in any respect by special resolution of the members of the company.

If a company is registered without Articles of Association, the regulations in Table A in the first schedule of the Companies (Consolidation) Act, 1908, apply. Table A is in reality a specimen set of articles sanctioned and recommended by the legislature. The Table was first contained in the Act of 1862, and changed considerably in 1006

siderably in 1906.

Registration. When the Memorandum and Articles of Association have been signed they must be stamped. In addition to the ordinary deed stamp of 10s.—which is required both by the memorandum and the articles—registration stamps are necessary according to the following scale:—Where the nominal £ s. d. capital does not exceed

£2,000
Where the nominal capital exceeds £2,000, the above fee of £2, with the following additional fees, regulated according to the amount of the nominal capital (that is to say):—

For every £1,000 of nominal capital, or part of £1,000, after the first £2,000, up to

£5,000 1 0 0
For every £1,000 of
nominal capital, or
part of £1,000, after
the first £5,000, up to
£100,000 0 5 0

For every £1,000 of nominal capital, or part of £1,000, after the first £100,000 . o 1 0

For registering any docu- £ s. d. ment required or authorised to be registered, other than the Memorandum of Association 0 5 0

ciation 0 5 0

For making a record of
any fact authorised or
required to be recorded 0 5 0

There is, in addition, a capital duty of 5s. per cent. imposed by the Finance Act, 1899.

If there are no special articles, Table A applies automatically. Also the Table A may be taken in whole or in part as the articles of the company. In the absence of articles the deed stamp of 10s, and the filing fee of 5s. will be

saved.

The memorandum and the articles (if any) must then be left at the office of the Registrar of Joint-Stock Companies. It must be accompanied by a list of persons who have consented to become directors of the proposed company, and a statutory declaration that the requirements of the Companies Acts as to registration and all matters precedent and incidental thereto have been complied with. Thereupon a certificate of incorporation is issued by the Registrar of Companies. This certificate is conclusive evidence that everything is in order. The members then become a corporation, and the incorporation takes effect from the date of the certificate. If it is a private company it is at liberty to commence business at once, but a public company cannot as yet proceed further than the issue of a prospectus inviting the public to apply for its shares.

The Prospectus. The term prospectus is applied to the docunent put forward by the persons

interested in the company, to induce other persons to take shares, or otherwise assist the company with money. By section 285 of the Act of 1908, it includes "any notice, circular, advertisement, or other invitation offering to the public for subscription or purchase any shares or debentures of a company registered under the Companies Acts."

It is generally issued immediately after the registration of the company. It must be dated, and the date named will be deemed the date of its publication. A copy must be signed by every person named in it as a director or proposed director (or his authorised agent), and filed with the Registrar at or before the date

of publication.

The preparation of the prospectus has always been a most difficult task. Its object is to induce the public to come in and take shares, and for that purpose the prospects of the company have always been painted in the rosiest fashion. This has led to the grossest frauds. The Directors' Liability Act of 1890 only partially remedied the evil. The Act of 1908, however, has set out fourteen points which must be observed in the preparation of the document. Nothing can now be omitted which would affect the mind of a reasonable person who was a party to a private transaction. All the financial arrangements must be stated, the names and addresses of the directors, and particulars of every material contract which has been entered into. It was formerly a common practice to insert a "waiver" clause in the prospectus and this led to gross frauds. Such a clause is now illegal.

If a prospectus is issued containing fraudulent misrepresentations, a person who has been induced to take shares in the company through such false misrepretation will be entitled to have his name removed from the list of shareholders, or he may sue the persons responsible for the issue of the prospectus for damages sustained through such misrepresentation.

Underwriting. This is a contract entered into by a person to take up shares offered to the public if the latter do not apply for them within a certain time. The object of underwriting is to insure the successful floating of the company. The contract is generally made with the promoter of the company, the consideration being a payment in cash or otherwise, but there cannot be a payment in shares. In 1886 it was held illegal for a company to pay an underwriter, but now, by the Act of 1908, this can be done, provided full particulars are given in the prospectus, and the payment is authorised by the Articles of Association.

Directors. As the shareholders of a company often amount to a large number of persons, it would be impossible for each one to be consulted with respect to every transaction of the company. The management must be in the hands of a few, selected by the shareholders, who are called the directors of the company. The number, powers, and method of election of the directors are provided for by the Articles of Association. If no directors are named therein, the subscribers of the Memorandum of Association are the directors until others are appointed.

By the Act of 1908 it is

iorbidden for anyone to be appointed as a director unless, before the registration of the articles or the publication of the prospectus, he has-

(a) Filed with the Registrar a signed consent to act as a director,

and-

(b) Either signed the Memorandum of Association for, or filed with the Registrar a signed contract to take from the company, and pay for, the shares which are necessary to qualify him for the

position of a director.

If a director does not acquire his qualification within months after his appointment, or subsequently ceases to hold his qualification, he must resign his position. If he continues to act as director, he is liable to a fine of £5 a day from the date of his ceasing to hold his qualification.

The duties and the authority of the directors are limited by the memorandum and the articles. An act done in excess of their powers is ultra vires, and the act itself cannot be ratified if it is also ultra vires the company. As the directors are in the position of trustees and agents for the company, they must not make use of their powers to obtain advantages for themselves. They must make no secret profits. Neither must they delegate their powers, unless they are authorised to do so by the Articles of Association.

Allotment of Shares. Hitherto in the allotment of shares nothing has been required beyond the elements which go to the formation of a simple contract—application, appropriation, and communication to the applicant within a reasonable time. The result has been that many companies have gone to allotment when the applications for shares have been such as altogether to exclude the possibility of the company being able to conduct any business at all.

It is with respect to the allotment of shares that the Act of 1900 conferred so great a benefit upon the public. Several of its sections, now reproduced in the Act of 1908, are devoted to the subject. The first of these is the most important. No allotment can now be made of any share capital of a public company unless-

(a) A minimum subscription fixed by the memorandum or articles and named in the prospectus as that upon which the directors may proceed to allotment has been subscribed, and the sum payable on application has been paid to and received by

the company, or-

(b) The whole amount of the share capital has been subscribed and the application money paid.

Register of Members. Every company is bound to keep a register or list of its members for the time being, and of the shares which they respectively hold. The register must be open to inspection during business hours, gratis to shareholders, and on payment of a sum not exceeding one shilling to other people. The register may be closed for any period not exceeding thirty days in each year. Also every company which has its capital divided into shares must annually forward a list of its members to the Registrar of Companies. No notice of any trust is to be entered upon the register.

In cases of improper entry or omission of names from the register, the injured party may apply to the court for a rectification of the same, by striking out or placing therein the name of the member who has complained of the improper entry or omission.

Capital. This is the sum subscribed by the shareholders for the purpose of being applied to the establishment or extension of the company's business. proposed sum named in the Memorandum of Association of the company is the "nominal" capital. When the whole of the capital is not taken up, that which is represented by the number of shares held by the member is its "subscribed" or "issued" capital. That portion of the issued capital which is actually paid by the members of the company is the "paid-up" capital, the remaining portion, for which the shareholders are liable, being known as the "unpaid," or "uncalled " capital.

A company may increase or reduce the amount of its nominal capital, but no reduction can take place without the sanction of the

court.

Common Seal. Every company must possess a common seal, and the name of the company must be engraved upon it in legible characters. It must be used for the authentication of all important documents.

Also it must be borne in mind that the name of every limited company must be legibly printed or affixed to the outside of every office or place of business where the company conducts its business, and that the name must be mentioned in all notices, advertisements, official publications, bills of exchange, orders for goods, receipts, etc., connected with its undertakings. Non - compliance with these provisions renders the company liable to varying penalties.

Share Certificates. A person who

applies for shares in a limited company becomes liable to pay for the same as soon as the allotment has been communicated to him. He must also be the possessor of some receipt or certificate, called a share certificate, which authenticates the fact that the person named therein is the registered holder of so many shares in the company of a certain number. The certificate is generally impressed with the seal of the company. When a purchase of shares has been made upon the faith of a certificate duly issued, the company will be estopped from denying that the person named in the certificate is entitled to the shares. Claims may also arise against the company in the case of forged transfers.

Transfer of Shares. Unless there is a special restriction or limitation by the Articles of Association, the holder of shares in a company, whether the same were originally allotted to him or whether he has acquired them from a previous holder, is entitled to transfer them to whomsoever he pleases. The transfer is effected either by deed or by an instrument in writing, signed by the transferor and transferee. The transfer, sometimes accompanied with the certificate, is sent to the company for registration, and the name of the transferee is entered in the books of the company as the holder of the shares. transferee then becomes a member of the company. On the death of a shareholder the right in his shares passes to his personal representative—executor or administrator—and in bankruptcy the trustee steps into the place of bankrupt. The personal representative, or the trustee, may be registered as a member, or

may transfer the shares which have fallen to him to another person without being registered.

Share certificates are sometimes deposited as a security for a loan, together with a blank transfer. that is, a transfer executed by the borrower only, the name of the transferee not being stated. This gives to the lender an implied authority to fill in the name of the purchaser of the shares if the borrower fails to repay the money. But this mode of transfer is only effectual where the articles of the company permit of the transfer of shares by an instrument in writing simply. If the transfer must, under the articles, be by deed, a blank transfer will be of no value. since the instrument itself is not a deed, being faulty in the fact that one of the essentials of a deed. viz, the name of the transferee, is not inserted at the time of its execution.

Since shares are not "goods. wares or merchandise," a contract for their sale does not fall within section 17 of the Statute of Frauds—now repealed and reenacted by section 4 of the Sale of Goods Act, 1893. Therefore the contract need not be evidenced by writing. If the contract is not to be performed within a year the case is different. By an Act known as Leeman's Act, passed in 1867, a sale of shares in a jointstock banking company is void. unless the contract sets out in writing the numbers of the shares as stated in the register of the company. It has been the custom of the London Stock Exchange to disregard the provisions of this Act, but such a custom cannot be upheld.

Liability of Shareholders. While the shareholder has the same right to participate in the profits

of a business that is enjoyed by a partner, unless there is some agreement to the contrary, proportionately to the amount of capital he has invested, and to take such part in the affairs of the company as is allowed by the Articles of Association, his liability is limited to the amount unpaid on the shares held by him. If he has paid up the whole nominal amount of his shares, he is absolutely free from any further liability. If he has only paid a certain proportion of the nominal value, he is responsible for the portion which remains unpaid. Should the remaining portion, or any part of it, be required, a demand is made upon the shareholder by means of a " call."

Sometimes a person who has paid but a fractional part of his shares will be able to escape liability altogether for the remaining part by transferring his shares to a third party more than a year before the call is made. And the liability within the year, under such circumstances, only arises if the transferee is unable to satisfy the call when it is made, and the other existing shareholders fail to discharge in full the liabilities of the company.

But there is this qualification. It is a very common thing, when a company takes over a going concern, for the vendor to receive a number of paid-up shares as part of the consideration for the sale of the business. Although, therefore, nothing has been paid in cash for such shares, the holder is not liable thereon if the contract to take shares in part payment has been filed with the Registrar of Companies. Any such contract must now be clearly set forth in

the prospectus.

Stock and Share Warrants. When the capital of a company has been fully paid up, its shares are frequently converted into stock. The main difference between shares and stock is this—shares must be transferred whole; stock can be split up into fractional amounts.

A share warrant is an instrument authenticated by the seal of the company, which entitles the holder to the shares or stock mentioned, and admits of transfer

by mere'delivery.

Preference Shares. The Memorandum of Association sometimes provides that certain holders of the shares of the company shall be entitled to a portion of the profits of the business before any payment is made to the holders of other shares. Shares to which a priority of enjoyment of profits is given are called "preference shares," to distinguish them from those which are called "ordinary shares." Various classes of preference shares are created, their rank being settled according to circumstances and the time of their creation, Railway companies—though these are companies formed under special Acts of Parliament, and not under the various Companies Acts-offer good examples of the creation of numerous classes of preference shares. The priority may have reference to the profits of each year separately, or the preference may be "cumulative," that is, a deficiency which occurs in any one year must be made up in any succeeding year before any payment whatever is made to any ordinary shareholder.

Commencement of Business. Another important change was made by the Act of 1900 as to when a joint-stock limited company might commence business. Prior to 1901, the possession of the certificate of incorporation was sufficient authority, but now, by the Act of 1908, a public company may not exercise any of the ordinary powers of trading unless—

(a) The minimum subscription of shares payable entirely in cash

has been allotted:

(b) Each director has paid all moneys which are due upon the shares which he holds proportionate to the amount paid on

other shares: and

(c) The secretary or one of the directors has made a statutory declaration to the effect that the aforesaid conditions have been complied with, and has filed the same with the Registrar. As soon as the statutory declaration has been filed the Registrar gives a certificate which is conclusive evidence that the company is entitled to commence business.

If a company commences business in breach of the foregoing provisions, every person responsible for the breach is liable to a fine of £50 a day for the period during which the business has been

irregularly carried on.

Meetings. The management of the affairs of a company is in the But since hands of the directors. the directors are nominated by the shareholders, and it is necessary that the shareholders should have a knowledge of the general state of affairs, meetings must be held. In the ordinary way there is a meeting held once a year. There are, however, statutory provisions as to the first meeting. Previous to the Act of 1900, the first statutory meeting was to be held within four calendar months of the registration of the company. This meeting was often a sham. Now, however, every company which invites the public to subscribe for shares must hold its first meeting "within a period of not less than one month nor more than three months from the date at which the company is entitled commence business." The matters which are to be submitted to the meeting are set forth in the new Act of 1908. At any time an extraordinary general meeting of the company may be convened on the requisition of the holders of not less than one-tenth of the issued capital of the company, upon which all calls or other sums then due have been paid.

At general meetings of the company it is usual to decide questions raised by a majority of the members, whether present in person or by proxy. In certain cases, however, in contradistinction to the " ordinary" resolution, that is, a resolution decided by a bare majority, a "special," or an "extraordinary" resolution is required. A "special" resolution is one in which there is a majority of three-fourths of the members, and which is subsequently confirmed by a mere majority. An "extraordinary" resolution is one passed by a three-fourths majority, and which requires no confirmation.

The proceedings of a company at its meetings must be duly recorded in a book kept for the purpose. These are the "minutes." If signed by the chairman of the meeting, they are receivable as evidence in legal proceedings.

It is necessary for a company to have an auditor or auditors, and it must not be forgotten that a general summary and return has to be made annually.

Debentures. The most common

way in which a company borrows money for extending its business or for other purposes, apart from increasing its capital, is by the issue of debentures. The debentures usually take the form of a bond or written promise by the company, under its common seal, to repay the amount lent with interest, subject to certain conditions. There are many kinds debentures, but they are roughly divisible into two classes: (a) mortgage debentures, which form a charge upon all or some part of the assets of the company; (b) debentures which do not form a charge, but merely amount to a promise to pay a sum of money. The former class is the more common. The property charged as a security for the debenture holders is generally conveyed by way of mortgage to trustees by way of trust. The deed by which this is done is called a "covering deed."

Without some stipulation to the contrary, a mortgage of this kind would prevent the company from dealing with the property comprised in the deed in the ordinary way of business. To prevent this the common form of debenture gives the lender what is called a "floating charge" over the property of the company. As a result, the company, so long as it is a going concern, can deal with its property without any regard to the charge. But if any embarrassments arise, such as an inability to pay the money lent or the interest, or if proceedings are taken for winding-up the company, the charge immediately crystallises, and the property comprised in the deed can no longer be dealt with.

The company must keep a register containing particulars of

all charges and mortgages affecting its property, and must file such charges and mortgages with the Registrar of Companies. register is a public one. Any person can inspect it on payment of one shilling. An omission to register the charge within twentyone days of the making of it renders it void as regards the property comprised in the charge. The omission does not, however, invalidate the covenant to pay the debt.

Dividends. Dividends can only be paid out of the profits made by the company. There is but one exception to this rule, and that is in the case of undertakings which may require many years to

complete.

Winding-up. The existence of a company is terminated by a process called winding-up. term is generally applied to those proceedings which correspond to the bankruptcy of an individual, but it is not exclusively so. for any reason the company considers that its business ought to come to an end, even though it is perfectly solvent, or if there is a desire to amalgamate with another company, or to reconstruct the company itself, the name windingup is applied to the means by which the desired end is to be attained.

There are three kinds of wind-

ing-up :--

I. By the court, which is com-

2. By the act of the company,

which is voluntary.

By the act of the company under the supervision of the court, which is partly voluntary and partly compulsory.

I. Compulsory Winding-up. If the paid-up capital of the company does not exceed £10,000, proceedings may be taken in the county court of the district in which the registered office of the company is situated, unless the Lord Chancellor has excluded it from exercising jurisdiction. This does not include the Metropolitan county courts, which have no winding-up jurisdiction.

If the paid-up capital exceeds £10,000, proceedings must be taken in the High Court, unless the registered office is situated within the jurisdiction of the Chancery Courts of the Counties Palatine of Lancaster and Dur-

A company may be wound-up by the court—

 Whenever it passes a special resolution to that effect.

2. Whenever it fails to file the statutory report or to hold its statutory meeting.

3. Whenever it does not commence its business within a year from incorporation, or suspends its business at any time for the space of a year.

4. Whenever the number of its members is reduced to less

than seven, or two.

5. Whenever it is unable to pay its debts.

Whenever the court is of opinion that it is just and equitable that it should be wound-up.

What is a "just and equitable" cause depends upon the facts of each particular case. It is quite sufficient if the principal object and substratum of the company have gone.

The most common ground for instituting proceedings to wind-up a company is its inability to pay its debts. Any creditor whose debt amounts to £50 or more may serve a demand upon the company requiring payment of the same. If the company neglects for three

weeks to pay, secure, or compound for the same, it is deemed to be unable to pay its debts. The presumption will exist also if execution is issued against the company, and the execution is returned unsatisfied.

The proceedings for winding-up are commenced by a petition, and, if an order is obtained, the business of the company is put an end to except for the purposes of the winding-up. The management of its affairs passes into the hands of the liquidator, an officer appointed by the court. Until he is appointed the Official Receiver in bankruptcy is, by virtue of his office, the provisional liquidator. To assist the liquidator in his work, and in certain cases to control him, a "committee of inspection" is often appointed.

The duty of the liquidator is to report upon the whole affairs of the company, to collect the debts due to it, to dispose of its property, and generally to do all such things as are necessary to end its existence in a fair and equitable manner. If the shares of the company are not fully paid up, and the assets are insufficient to meet all liabilities, the liquidator must call upon each shareholder to contribute rateably whatever is necessary, limited, of course, to the amount unpaid upon each of the shares which he holds. It has already been stated that a person who has ceased to be a shareholder within a year of the winding-up may sometimes be called upon to contribute towards the liabilities of the company. Such a shareholder is placed upon what is known as the "B" list of contributories; the other list, called the "A" list, being composed of the names of those who are members of the company at

the time of the commencement of the winding-up.

When the liquidator has collected the whole of the available funds, and has paid the costs incidental to the whole proceedings connected with the windingup, he must proceed to distribute the residue, if any, in the following manner:—

First, the rates and taxes due and payable within the twelve months prior to the commencement of the winding-up must be paid. Next, the wages and salaries of clerks and workmen employed by the company, limited, in the case of a clerk, to services rendered during the preceding four months and not exceeding f_{50} , and in the case of a workman to two months and £25, and any sum not exceeding \$100 in respect of claims under the Workmen's Compensation Act, 1906. are preferred to all other claims. After these preferential payments have been made, the ordinary creditors of the company are next in order, and their debts are paid proportionately to their claims if the assets are insufficient to meet the whole. Debenture holders and mortgages occupy a more favourable position. They are secured creditors, that is, they have a certain portion of the property of the company set aside for the purpose of meeting their debts, and with this property the ordinary creditors and the liquidator cannot interfere. They can realise their security without considering the liquidator. If the property secured is insufficient to meet their demands, they can realise their security and then prove as ordinary creditors for the balance of their debts. If, on the contrary, it realises more than the amount of the debts,

with interest and costs, the balance must be handed over to the liquidator. By the Act of 1908 the payments of rates, taxes, wages, and workmen's compensation, as above, now have precedence over debentures.

When all the affairs of the company have been arranged, and the liquidator has made his report to the Board of Trade and been released, an order is made by which the company is dissolved.

II. Voluntary Winding-up. The proceedings in a voluntary winding-up are similar to those in a compulsory one, except that the liquidator is appointed by the company, and the court does not, of its own motion, interfere with any of the acts that are done. A voluntary winding-up may generally be resolved upon by a company for some other cause than inability to pay its debts.

III. Winding-up under Supervision. When a voluntary winding-up has commenced, the court may, on just cause shown, intervene and control to a certain extent the acts of the liquidator. But unless a strong case is made out it will generally decline to interfere; and if it does so it will only place certain restrictions upon the voluntary liquidator, leaving the general proceedings, as far as possible, the same as in a voluntary liquidation.

In the second and third cases the liquidator is required to make a return of the final meeting of the company to the Registrar of Companies, and the company will be dissolved three months after the date of such return.

CONTINENTAL PUBLIC HOLI-DAYS

There are no Bank Holidays corresponding to our own on the

Continent, but certain days are generally kept as public holidays, and business is more or less suspended on them. In France the days observed are New Year's Day, Easter Monday, Ascension Whit-Monday, July 14 Day. (National Fête Day), August 15 (Feast of the Assumption), November 1 (All Saints' Day), and Christmas Day. Belgium observes the same days, except that the National Fête Day is July 21. In Germany, the following are public holidays: New Year's Day, Good Friday, Easter Monday, Ascension Day, Whit-Mon-(Day of day, November 18 Prayer), and Christmas Day.

COPYRIGHT

Copyright is the sole and exclusive right of printing or otherwise multiplying copies of an original work. The work may be literary, artistic, or musical. If it is musical or dramatic, the copyright includes the sole and exclusive privilege of public performance of the same.

The duration of copyright in a book, if published during the lifetime of the author, is for the life of the author and seven years after his death, or for forty-two years from the first publication if the seven years sooner expire. If the book is published after his death, the duration of the copyright is forty-two years from its first publication. In the case of articles or essays in reviews or magazines, the copyright generally belongs to the publisher for a period of twenty-eight years, after which it reverts to the author for the remainder of the period the copyright lasts. The duration of copyright in paintings, drawings, and photographs is for the life of the author and

seven years after his death; in engravings and prints, twenty-eight years from the date of publication; in sculpture, fourteen years from the first putting forth or publishing, with a further period of fourteen years if the

author is still living.

The protection given by the various Copyright Acts is not confined to British subjects. The book, etc., must be published within the United Kingdom, though the privilege of copyright extends to the whole of the British dominions. No colony can pass an Act antagonistic to Imperial copy-

right.

Copyright is personal property, and belongs to the proprietor of the manuscript, original drawing, etc., and his assigns. In the case of engravings and prints, the day of publication and the name of the proprietor must be engraved on the plate; and in the case of sculpture the name of the proprietor with the date must be put on the sculpture before it is put forth or published. The property is transferable by assignment in writing. No deed is necessary unless the assignment is of copyright in sculpture.

Copies of books after publication must be delivered to the Library of the British Museum, and, on demand, to the Bodleian Library at Oxford, the Public Library at Cambridge, the Library of the Faculty of Advocates at Edinburgh, and the Library of Trinity College, Dublin.

A register is kept at Stationers' Hall. This register is similar to the registers of patents and trade marks. In it are entered all particulars as to the copyright, the names and addresses of the owners, notices of assignment, etc. The omission to

register a book will not affect the ownership of the copyright, but the author or the assignee can take no legal proceedings for any infringement until registration has taken place. The fee payable on registration is 5s.

The Customs Laws Consolidation Act was passed in 1876 to prohibit the importation into the United Kingdom of books "wherein the copyright shall be first subsisting, first composed, or written or printed in the United Kingdom, or printed or reprinted in any other country, as to which the proprietor of such copyright or his agent shall have given to the Commissioners of Customs a notice in writing, duly declared that such copyright subsists, such notice also stating when such copyright will expire." Lists of all such books are exposed at the custom houses in the chief ports of the kingdom, and the Commissioners have full power to confiscate, destroy, or otherwise dispose of all books imported contrary to the above section of the statute.

In 1885, an International Conference was held at Berne, and a draft convention was agreed to for giving to authors of literary and artistic works, first published in one of the countries parties to the convention, copyright in such works throughout the other countries parties to the convention. By the eleventh article an arrangement was made by which authors in any of the countries of the Union or their lawful representatives could enjoy in the other countries for their works, whether published in one of those countries or unpublished, the rights which the respective countries did then or might thereafter grant to natives. The enjoyment

of these rights was subject to the accomplishment of the conditions and formalities prescribed by law in the country of origin of the work, and could not exceed in other countries the term of protection granted in the said country of origin. It was also provided that the exclusive right of translation should be granted

for ten years.

Under the Berne Convention Great Britain has copyright agreements with the following countries: France, Germany, Italy, Spain, Belgium, Switzerland, Norway and Japan. There is a separate agreement with Austria-Hungary, signed in 1893. To secure the copyright in the countries of the Union no formality is necessary until steps are taken for producing works in the different countries, and then the formalities of each country must be considered.

In the United States an Act was passed in 1891 by which persons other than citizens of the States might obtain copyright there. But in order to do so the work must be published simultaneously in both countries, and the production in the United States must be from type set up in America, or plates manufactured there. There are also certain forms of registration which must be complied with. Their details should be left to the American publisher or the agent.

A convention was held at Berlin in October, 1908, and several fresh proposals were put forward, which will, no doubt, soon be adopted by all the countries interested.

COUNTY COURTS

An action may be brought in a county court to recover any debt, payment, or damage not exceeding £100; or to secure an order of ejectment where neither the value, nor the rent payable of the land or premises exceeds £100 a year.

The powers of the High Court may be exercised by a county

court in :—

 Dealing with matters in the administration of a deceased person's estate, provided that they do not involve a value exceeding £500.

2. The execution of trusts.

3. Foreclosure, redemption, or enforcement of mortgages.

4. Specific performance of an agreement for the sale of property.

The maintenance or advancement of infants.

6. The dissolution or windingup of partnerships; and relief against fraud or mistake.

The judge of a county court must be a barrister of at least seven years' standing. He is entitled to be called "His Hon-

An action in the county court is brought in the following way:—

I. The plaintiff applies to the Registrar, who enters in a book the names and last-known addresses of the parties, and the substance of the action to be tried.

2. A summons is then issued under the seal of the court and

served on the defendant.

3. If, when the summons is returnable, the plaintiff does not appear, the case is struck out, but should the defendant not appear, the judge may proceed with the trial in his absence on proof of service.

4. If the plaintiff fails to establish his case, the judge may either nonsuit him or give judgement for the defendant; and, in either case, may order the plaintiff to

pay the defendant's costs as well as something for his trouble and attendance.

There are two modes of procedure for the recovery of small debts: (a) the ordinary summons, (b) the default summons. The latter is applicable only when the sum demanded is a liquidated amount, e.g. the price of goods sold, money lent, etc. The debtor must be served personally when a default summons is issued before the case can be heard.

In every case the plaintiff should prepare full particulars of his claim, and lodge them at the time of entering his case. For example, if it is for goods sold, the items and dates should be fully set out. It is a useless waste of time to make a claim for "an account rendered."

The Registrar, who in every case is a solicitor of at least five years' standing, may, on the application of the parties and by leave of the Judge, hear and adjudicate upon any claim which involves a sum not exceeding $\pounds 2$. Either party may require a case to be tried by a jury where the amount in dispute exceeds £5. And in actions involving a sum of less than £5 the judge has power, on the application of either party, to order that it be tried by a jury. The jury consists of eight. privilege of trial by jury costs the sum of 8s.

Although imprisonment for debt, as such, has been abolished, any debtor against whom a judgment has been registered, and who has been proved to possess means, but who has neglected to obey the order of the court, may be imprisoned for a period not exceeding six weeks for contempt of court. A married woman, living

with her husband, who has been ordered by a county court judge to pay a debt contracted in respect of her separate property, cannot be committed to prison.

The imprisonment of the debtor does not exhaust the right of the creditor to recover the money.

With certain exceptions, actions may be commenced:—

t. In the county court of the district in which the defendant resides or carries on business at the date of instituting proceedings.

2. Or, by leave of the court, in the district in which the defendant resided, or carried on business, within the six months before the date of instituting proceedings.

3. Or, also, with leave, in the court of the district in which the cause of action arose.

The principal exceptions are:

1. Partnership suits, which must be prosecuted in the court of the district in which the business was carried on.

2. Applications under the Trustee Acts, which must be made in the court of the district in which the applicant resides.

3. Suits for the administration of estates of deceased persons, which must be instituted in the court of the district in which such person last resided, or in which either of the executors or trustees resides.

County court jurisdiction is exercised within the City of London by the City of London Court, but suitors may, as a rule, elect whether they will sue here or in the Mayor's Court. The latter, which is described as the Court of our Lord the King, holden before the Lord Mayor and Aldermen in the Chamber of the Guildhall of the City of London, is a

customary Court of Record existing from time immemorial, and has jurisdiction both at common law

and in equity.

On the common law side the Court consists of the Recorder, the Common Serjeant, or the Assistant Judge, who try cases

with a jury.

The most important and peculiar power possessed by suitors in the Mayor's Court is the process of foreign attachment. Shortly stated, the custom of foreign attachment is a customary right of a plaintiff in the Mayor's or Sheriff's Court, when a defendant does not appear, to attach a debt due to the defendant in the hands of the debtor, and thus obtain payment of his

The process is similar to that of arrestment which exists in Scot-The principal use which for many years was made of the process was to attach the debtor's balance in the hands of his bankers, and contrary to the strict letter of the custom, of which part of the proceedings were really fictitious. Various judgments of the House of Lords have whittled the custom down so that now it is seldom resorted to.

The Mayor's Court has a practice distinct from the general law in awarding restitution of apprentices' premiums, in cancelling indentures of apprenticeship, also "arrest for better security in certain cases of defamation, and in penal actions under Acts

of Common Council."

An appeal lies from a county court to a Divisional Court of the King's Bench Division, a tribunal composed of two or three common law judges. There is no appeal, however, without the leave of the county court judge, in cases

where the subject matter in dispute is of less value than £20. and in all cases the appeal must be from the decision of the judge upon a point of law and not of No appeal from a county fact. court can go beyond the Divisional Court without special leave. Appeals under the Workmen's Compensation Act go direct from the county court to the Court of Appeal.

Änv defendant who is served with a county court summons should carefully note the instructions given. In certain cases it is necessary to give a special notice of defence if the claim is to be resisted on particular grounds.

Court Fees. For every plaint there is a charge made of one shilling in the pound. When the claim exceeds forty shillings, and an ordinary summons is to be served by a bailiff, an additional fee of one shilling is charged. And if there are more than three defendants to be served with the summons, an additional fee of one shilling is required for each defendant. The fee for hearing a case is two shillings in the pound.

For every default summons to be served by a bailiff the fee is one shilling, and when there are more defendants than one, a fee of one shilling for each defendant who has to be served with the summons by a bailiff. The fees for issuing a judgment summons are

as follows:--

exceed £10

When the amount claimed s, d, does not exceed 40s. When the amount claimed exceeds 40s. but does not exceed £5 When the amount claimed exceeds £5 but does not

When the amount claimed exceeds fio .

| and the state of | . O'4 T | Ter | ~ | 74.80 | ~ |
|------------------|---------|-----|---|-------|----|
| | # 12 | 100 | | IN | ٠, |

The following are the Customs' Duties in force in the early part of 1909. They are certain to be modified during the year when the Finance Act is passed.

Rate of Duty.

Blacking, containing £ s. d.
sugar or any other

sweetening matter

cwt. 0 0 5
(If there is any proof spirit contained therein, the duty on such spirit is charged in addition.)

Beer and Ale, the Worts of which were, before fermentation, of a specific gravity of 1.055.

Barrel of 36 galls, o and so on in proportion for any difference in gravity.

Beer of the descriptions called Mum, Spruce or Black Beer, and Berlin White Beer, and other preparations whether fermented or not, of a character similar to above, where the Worts thereof were, before fermentation, of a specific grav-

Not exceeding

Barrel of 36 gals. 1 12 0 Exceeding 1,215
Barrel of 36 gals. 1 17 6

Candied or Drained Peel cwt. o I

Cards, playing, doz. packs 0 3 9

Caramel:
Solidcwt. o 1 10

| Liquidewt. Cherries, Drainedwt. | £ 0 0 | s. I | d. 4 0 |
|---|-------------|---------|----------------|
| Chicory: Raw or kiln-dried, cwt. Roasted or ground, lb. Chicory (or any other | 0 | 13 O | 3 2 |
| substance) mixed with Coffeelb. Chloral Hydratelb. | 0 | 0 | 2 4 |
| Chloroformlb. Chutneycwt. | 0 | 3 | 3 10 |
| Cocoa: Rawlb. | | О | ī |
| Husks and shells, cwt. | 0 | 2 | 0 |
| Cocoa or Chocolate ground prepared, or in any way man- | | | |
| ufacturedlb. | 0 | О | |
| ufacturedlb. Cocoa Butterlb. (If any spirit is used in the manufacture of cocoa or chocolate an additional duty of ½d. per lb. is charged.) | 0 | 0 | I |
| Cocoanut, sugared cwt. Coffee: | د | o | 10 |
| Rawcwt. Kiln-dried, roasted, or | 0 | 14 | 0 |
| groundlb. Coffee and Chicory (or | o | o | 2 |
| ath as was astable and | O | o | 2 |
| stance) mixedlb. Collodiongal. Confectionery: | 1 | б | 3 |
| Containing Choco- late, viz.: When the Choco- late exceeds 50 per cent. of the total net | | | |
| weight | 0 | O | 13 |
| per cent. of the total net weight, lb Hard, such as: Su- gared Almonds (ex- cept as below), Car- away Seeds, etc. | 0 | 0 | 1 1 |
| cwt. | ο. | 1 | 10 |

1 1

1 10

1 10

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|---|------|---|
| Sugared Almonds, on £ s. | d. | Fruit, Dried, or other- £ |
| the entry for which | | wise Preserved with- |
| the Importer has | | out sugar : Currants |
| declared that the | | cwt. o |
| Come posting does | | Figs and Fig Cake, |
| Sugar-coating does | | Plums, commonly |
| not exceed 72 per | | called French Plums |
| cent. of the total | 4 | and Prunelloes, |
| 1100 M. C. P. T. | 4 | Plums Dried and |
| Soft, viz.: Gums im- | | Preserved, not |
| ported in Bulk, in | | otherwise described, |
| Barrels, or Cases, | | Prunes, and Raisins |
| on the Entry for | | cwt. 0 |
| which the Importer | | Canned and Bottled, |
| has declared that | | other than Fruit li- |
| duty on the com- | | able to duty as such, |
| bined quantity of | | |
| Sugar and Glucose | | preserved in thin |
| used in the manu- | | Syrupcwt. o |
| facture of the goods | | Canned and Bottled, |
| did not exceed the | | other than Fruit li- |
| rate of 2s. the cwt. | | able to duty as such, |
| |) 10 | preserved in thick |
| Other Gums, Cara- | | Syrupcwt. o |
| mels, Chewing Gums, Jelly Beans, | | Crystallised, Glace, |
| Gums, Jeny Deans, | | and Metz, except |
| Turkish Delight, | ı 4 | Fruit liable to duty |
| | • • | as suom |
| Confectionery, made | | Imitation, Crystal- |
| from Sugar, and | | lised or not, on the |
| containing no other | | entry for which the |
| ingredients except | I 10 | entry for which the Importer has de- |
| | | clared that the Su- |
| Licorice, if declared by the Importer not | | gar constituents do |
| to contain more | | not exceed 80 per |
| then so per cent | | centcwt. o |
| than 30 per cent. of added Sugar or | | Imitation, Crystal- |
| other sweetening | | lised or not, in all |
| | 0 7 | other casescwt. o |
| (If spirit is used | | Liable to duty as such, |
| in the manufacture | | except Currants, |
| of confectionery, an | | preserved in Su- |
| additional duty of | | gar or otherwise, |
| 1d. per lb. is charg- | | whether mixed with |
| ed). | | other Fruit or not |
| Ether Aceticlb. o | I II | cwt. o |
| Butyriegai. O 10 | 35 | Fruit Pulp, excepting |
| ,, Sulphuricgal. 1 | 7 5 | Fruit Pulp liable to |
| Ethyl Bromidelb. o | 1 1 | duty as such, pre- |
| ,, Sulphuricgal. I Ethyl Bromidelb. o ,, Chloridegal. o I ,, Iodidegal. o I. | 5 ⊹5 | served in thin Syrup |
| , lodidegal. o 1. | 4 3 | |
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| liable to duty as such, | | | than 50 degrees | |
| preserved in thick | | | sweetening matter 0 0 5 | Ů, |
| Syrup, as Jam, cwt. o I | | 4 | Containing less than | |
| Ginger, preserved in | | | 70 degrees sweet- | |
| Syrup or Sugar cwt. o | | 4 | ening mattercwt. O O IO | |
| | | 7 | Containing 70 degrees | |
| Glucose: Solid | | 2 | or more sweetening | |
| Tionil cwt 0 0 | | 10 | matter cwt. 0 1 2 | |
| Liquidcwt. 0 0 Marmalade, including | | • | (Molasses is ad- | |
| marmalaut, menung | | | mitted free of duty | |
| jams and fruit jel- | | | if, when cleared for | |
| lies, unless made | | | use by a licensed | |
| from fruit liable to | | | distiller, it is de- | |
| duty as suchcwt. O I | | 4 | clared to be for use | |
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| Milk: | | | in the manufacture | |
| Condensed, sweet- | | | of spirits, or if it is | |
| ened, wholecwt. o o | | 9 | to be used solely for | |
| Condensed, sweet- | | | the purpose of feed- | |
| ened, separated or | (4) | | ing stock.) | |
| skimmedcwt. o o | | IO | Nestle's Milk Food, cwt. 0 0 9 | |
| Condensed, slightly | | | Saccharine, and mixtures | |
| sweetened, whether | | | containing saccharine | |
| whole, separated, or | | | or other substances | |
| skimmed, if declared | | | of like nature or use | |
| by the Importer not | | | oz. o o 7 | |
| to contain more | | | Soap, transparent, in | |
| than 18 per cent. | | | the manufacture of | |
| of added Sugar, sub- | | | which spirit has | |
| ject to occasional | | | been usedlb. o o 3 | |
| sampling and testing | | | Soy, when containing mo- | |
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| contain any added | | | For every gallon, com- | |
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| contain more than | | | (except perfumed : | |
| 36 per cent. of added | | | (except perfumed spirits), including | |
| Sugarcwt. o | 2 | 8 | naphtha or methylic | |
| In all other cases, | | | alcohol, purified so | |
| and where the Im- | | | as to be potable, and | Ĭ, |
| porter desires to dis- | | | mixtures and pre- | |
| pense with sampling | | | parations containing | |
| | Į | б | spirits: | ř |
| Molasses and Sugar, or | | | Enumerated: | |
| extracts which can- | | | Brandy | |
| not be tested by | | | per Proof gal. o 11 4 | |
| polariscope: | | | 1 Increased 3s. 9d. per gal., April, 1909 | |
| Polariscope. | | 95F. | | |

[Cus

| 4 | | s. | d. | | £ | s. | d. |
|---------------------------------|----------|-----|------|------------------------------------|---|--------|---------|
| Rum, per Proof gal. (| | | 4 | Cavendish or Negro- | | | |
| Imitation rum | | | | head manufactured | | | |
| per Proof gal. | ` | 11 | 5 | in bondlb. | 0 | 3 | IO |
| Geneva | | | | Other tobaccolb. | | 3 | 10 |
| per Proof gal. | o. | 1 I | 5 | Snuff containing | | | |
| Unenumerated: | | | | more than 13 per | | | |
| Not sweetened | | | 1.42 | cent. of moisture | | | |
| per. Proof gal. | _ | TT | 6 | lb. | o | 3 | 7 |
| Sweetened, tested | . | | | Snuff containing | | | |
| per Proof gal. | _ | r r | 5 | not more than 13 | | | |
| Liqueurs, Cordials, or | | | , | per cent. of mois- | | | |
| | | | | ture,lb. | o | 4 | 4 |
| other preparations | | | | [[| | | Ţ |
| containing Spirits, | | | | Unmanufactured: | | | Sala |
| in Bottle, entered to | | | | Containing 10 per | | | |
| indicate that the | 15 | | | cent. or more of | | | _ , |
| strength is not to | | | | moisturelb. | O | 3 | 0} |
| be tested (and so in | | | | Containing 10 per cent. or more of | | | |
| proportion for any | | | | | | nig iy | |
| less quantity) gal. | Ο. | 10 | 4 | moisture, if stem- | | 44 | |
| For every gallon of | | _ | | med or stripped | | | |
| perfumed spirits | 0 | 18 | | lb. | 0 | 3 | 43 |
| (An additional du- | | | | Containing less than | | | |
| ty of is, per gallon | | | | 10 per cent. of | | | |
| is charged if the | | | | moisture | 0 | 3 | О |
| spirits are imported | | | | Containing less than | | | |
| in bottles.) | | | | 10 per cent. of | | | |
| Sugar: | | | | moisture if stem- | | | |
| Of a polarisation not | | | | med or stripped | 0 | 3 | 4 |
| exceeding 76 de- | | | | Wine (including Lees | | | |
| greescwt. | 0 | O | 10 | of Wine): | | | |
| Of a polarisation ex- | | | | Not exceeding 30 de- | | | |
| ceeding 98 degrees | | | | grees of Proof Spirit | | | |
| cwt. | 0 | 1 | 10 | gal. | Ω | 1 | 3 |
| (Intermediate duties | | | | Exceeding 30 but not | | | |
| between 10d. and | | | | exceeding 42 degrees | | | |
| is. iod. are charged | | | | of Proof Spirit | | | |
| where the polarisa- | | | | gal. | Ω | 2 | o |
| tion exceeds 76 but | | | | (With an additional | | ੰ | |
| does not exceed 98 | | | | duty of 3d. per gal- | | | |
| degrees.) | | | | lon for every degree | | | |
| Tamarinds, preserved | | 4.5 | | or part of degree of | | | |
| in Syrupcwt. | | О | 5 | strength beyond the | | | |
| Cea | 0 | О | 5 | highest above speci- | | | |
| lopacco: 1 | | | | fied.) | | | |
| Manufactured: | | | | | | 1.40.1 | |
| Cigarslb. | 0: | 6 | 0 | Still Wine, Bottles | | 144 | A HAR |
| CigarettesIb. | 0 | 4 | 10 | gal. | 0 | 1 | 0 |
| Cavendish or Negro- | | | | Bottled Sparkling | | | |
| headlb. | o | 4 | 4 | Winegal. | o | 2 | G |
| 1 Increased 8d. per lb., April, | | | | (Duties on Still | | | |
| A August 1997 | | | | | | | Marija. |

and Sparkling Wines in Bottles are in addition to the duties on alcoholic strength.)

CUSTOMS DRAWBACK

The drawback is the repayment of duties previously paid on merchandise, when such merchandise is received into warehouse or re-exported. The object of this repayment is to enable the exporter to compete in foreign markets on an equal footing with merchants of other nations. Goods upon which drawbacks are to be claimed require to be examined by a revenue officer, on whose certificate a debenture is granted, entitling the owner to receive the drawback, which is allowed only on goods on which the duty has been paid within three years, and can only be demanded within two years of shipment. No other person than the real owner of the articles shipped can receive the drawback. No drawback is given on damaged or decayed goods.

Drawback is allowed on the

following:

Rates of Drawbacks

Coffee: on all roasted
Coffee exported
which is not mixed
with Chicory or any
other substance
per 10d lb. 0 14 0

Tobacco: upon every pound of Tobacco containing 14 per cent. of moisture manufactured in Great Britain and Ireland upon which the duties of Customs shall have been paidlb. 0 3

(If the Snuff contains more than 22 per cent. of inorganic matter, a deduction is to be made from the drawback in respect of every pound of the excess above such proportion.)

Foreign Beer: For every 36 gallons of an original gravity of 1.055 degrees

And so on in proportion for any difference of gravity

DEEDS

A deed is the only English formal contract. It is a document under seal, the three essentials of it being writing, sealing, and delivery. Unless required by statute, a deed is rarely used except when the matter dealt with is of very great importance, or when it is necessary that evidence of the matter should be kept for a long time.

Just as in an agreement, the whole of the terms of the contract should be set forth, as no evidence can be given outside the deed to vary its effect. There is one great difference between an agreement and a deed. The former is

only evidence of a contract which has been entered into, and there must be a consideration to support it. This consideration must be set out fully in the agreement. But a deed is a contract, and no consideration is necessary, except where the contract is one in

restraint of trade.

A deed must be stamped within thirty days of its execution. Except where the duty charged is an ad valorem one, that is, a duty dependent upon the value of the matter conveyed or dealt with, the stamp is an impressed one of ros. As to the penalty attached to stamping a deed after the lapse of thirty days see Stamp Duties.

It is always possible to enter into a contract by deed, but this mode is rarely used except when

required by statute.

The following are the principal cases in which a deed must be used :-

 Contracts for the transfer of shares in a joint-stock company. The articles of association generally provide for this.

Contracts for the transfer of

British ships.

3. Contracts for the sale of sculpture, together with the copyright in the same.

 Contracts entered into with corporate bodies, unless matters are of slight importance or great urgency.

5. Bills of sale.

All conveyances of land, legal mortgages, and certain leases which are to last for more than three years.

A right of action arising out of a deed is not barred for twenty years, with the exception of certain contracts with regard to land, which are barred at the end of twelve years.

A deed cannot be legally cancelled except by another deed.

DIVIDEND AND TRANSFER DAYS AT THE BANK OF **ENGLAND**

Transfer days at the Bank of England are Mondays, Tuesdays, Wednesdays, Thursdays, and Fridays. Instructions are received from 9.30 a.m. until 3 p.m., but a fee of 2s. 6d. is charged after 1 p.m. Transfers may also be made on Saturdays, between 11 and 12.30, and for these also a fee of 2s. 6d. is charged.

Transfers of Bank Stock are charged 9s. for sums of £25 and under, and 12s. for sums over f_{25} .

Dividends are due on the dates named below, and are payable the next day. When the due date of the dividends falls on a Sunday or a Bank Holiday, the dividends are payable on the next business day. The Dividend Office is open daily from 9 a.m. to 4 p.m., except on Saturdays, when it is closed at 1 p.m. The India Office at the Bank of England does not open until 9.30 a.m.

Dividends due January 1, April 1, July 1, October 1:

3½ % Liverpool Stock.

Dividends due January 5, April 5, July 5, October 5:

Terminable Annuities. Consols.

3 % Local Loans. 2½ % War Stock. 2¾ % Land Stock. India Stock.

3½ % Metropolitan Stock.

Dividends due February 1, May 1, August 1, November 1:

3 % Metropolitan Stock.

Dividends due March 1, June 1, September 1, December 1:

London County Stock. 21 % Metropolitan Stock,

Dividends due January 1 and July 1:

23 % Guaranteed Stock.
3 % Metropolitan Police Debentures.

4 % Eastern Bengal Railway. 4 % Great Indian Railway.

Scinde, Punjab, and Delhi Railway.

4 % New South Wales Stock. 3½ % New Zealand Stock. Queensland Stock.

Birmingham Corporation Stock.
3½ % Hull Corporation Stock.
2½ % Liverpool Corporation
Stock.

2½% London Corporation Stock. 3% Middlesex County Stock. Swansea Corporation Stock. Thames Conservancy Stock.

Dividends due February 1 and August 1:

3½ % (Irredeemable) Hull Corporation Stock.

West Sussex Stock.
Bristol Corporation Stock.
Manchester Corporation Stock.
Ramsgate Corporation Stock.
3 % London Corporation Debentures.

Dividends due February 4 and August 4:

Red Sea and Indian Telegraph Stock.

Dividends due March 1 and September 1:

3½ % New South Wales Stock. Hampshire Stock. Wolverhampton Corporation

Stock.

3 % Hull Corporation Stock.

4½ % Chinese Stock.

Imperial Japanese Stock. Metropolitan Water (B)

Dividends due April 1 and October 1:

Eastern Bengal Railway (A,B). East India Railway.

3½ % New South Wales Stock. 3 % New South Wales Stock.

3 % New Zealand Stock.
5 % Chinese Stock.
Greek Guaranteed Stock.
Birkenhead Corporation Stock.
Huddersfield Corporation Stock.

3 % Liverpool Corporation Stock.

Dividends due April 5 and October 5:
Bank Stock.

Dividends due April 15 and October 15:

Egyptian Preference Stock.

Dividends due May 1 and November 1:

4 % New Zealand Consolidated Stock.

Transvaal Stock. Nottingham Corporation Stock.

EMPLOYERS' LIABILITY

At common law no employer is liable for any injury to one of his servants, unless it is proved that he has been guilty personally of negligence, and that such negligence has really caused the acci-This is in many cases a dent. great hardship to a servant, for with business growing more and more complex, and the number of persons employed in any particular trade continually increasing, an employer is bound to appoint subordinates to positions of superintendence, and to leave the main control in many hands. It was judicially held, more than half a century ago, that all persons engaged by an employer were in a position of common employment. It is therefore, obvious that at common law a workman could rarely have a remedy in the case of accident, because the employer did not interfere with the details of the business, and there was no duty on the part of one servant to exercise care in matters which might concern the safety of another. And in the case of companies and corporations it is clear that no claim for compensation could ever arise, since the actual employer took no part in the working of the business at all.

It was to remedy this defect of the common law that the Act of 1880 was passed. It has not destroyed the doctrine of common employment altogether, but it has made the employer responsible for the acts of those of his subordinates who are placed in a position of superintendence, or in charge of machinery, plant, etc., whether their position is one of superintendence or not. Act, moreover, does not go so far as the Workmen's Compensation Act of 1906. The working of the last named Act, however, cannot be foreseen, and although it appears to be extremely comprehensive, it is not at all certain whether its provisions will cover all cases, and so render the Employers' Liability Act obsolete.

A well-known authority on the subject has thus summed up the general effect of the Act: "Before the Act was passed a workman could only recover, if injured in his employment, when he could prove that the employer has personally been guilty of negligence which led to the injury, and which in the case of large employers was almost, and in the case of corporations quite im-Now he will also be possible. prima facie entitled to recover where the employer—be he private employer or corporation—has delegated his duties or powers of superintendence to other persons, and such other persons have caused injury to the workmen by negligently performing the duties and powers delegated to them." The duration of the Act was limited in the first instance to seven years, but it has since been kept in force year by year by being inserted annually in the Expiring Laws Continuance Act.

There are some difficult technical points to be considered in connection with the Act, but the text itself gives a fairly clear idea of the responsibility imposed upon an employer, and of the duties which devolve upon his subordinates. It is accordingly given in extenso.

1. Where after the commencement of this Act personal injury is caused to a workman—

(1) By reason of any defect in the condition of the ways, works, machinery, or plant connected with or used in the business of the employer; or

(2) By reason of the negligence of any person in the service of the employer who has any superintendence entrusted to him whilst in the exercise of such superintendence: or

(3) By reason of the negligence of any person in the service of the employer to whose orders or directions the workman at the time of the injury was bound to conform, and did conform where such injury resulted from his having so conformed; or

(4) By reason of the act or omission of any person in the service of the employer done or made in obedience to the rules or byelaws of the employer, or in obedience to particular instructions given by any person delegated with the authority of the employer in that behalf; or

(5) By reason of the negligence of any person in the service of the employer who has the charge or control of any signal, points, locomotive engine, or train upon a

railway,

The workman, or in case the injury results in death, the legal personal representatives of the workman, and any persons entitled in case of death, shall have the same right of compensation and remedies against the employer as if the workman had not been a workman of nor in the service of the employer, nor engaged in his work.

2. A workman shall not be entitled under this Act to any right of compensation or remedy against the employer in any of the following cases, that is to say:—

(1) Under subsection one of section one, unless the defect therein mentioned arose from, or had not been discovered or remedied owing to the negligence of the employer, or of some person in the service of the employer, and entrusted by him with the duty of seeing that the ways, works, machinery, or plant were in proper condition.

(2) Under subsection four of section one, unless the injury resulted from some impropriety or defect in the rules, byelaws, or instructions therein mentioned: provided that where a rule or byelaw has been approved or has been accepted as a proper rule or byelaw by one of His Majesty's Principal Secretaries of State, or by the Board of Trade, or any other department of the Government under or by virtue of any Act of Parliament, it shall not be deemed for the purposes of this Act to be an improper or defective rule or byelaw.

(3) In any case where the workman knew of the defect or negligence which caused his injury, and failed within a reasonable time to give, or cause to be given, information thereof to the employer or some person superior

to himself in the service of the employer, unless he was aware that the employer or such superior already knew of the said defect or negligence

3. The amount of compensation recoverable under this Act shall not exceed such sum as may be found to be equivalent to the estimated earnings, during the three years preceding the injury, of a person in the same grade employed during those years in the like employment and in the district in which the workman is employed at the time of the injury.

4. An action for the recovery under this Act of compensation for an injury shall not be maintainable unless notice that injury has been sustained is given within six weeks, and the action is commenced within six months from the occurrence of the accident causing the injury, or, in case of death, within twelve months from the time of death: provided always, that in the case of death, the want of such notice shall be no bar to the maintenance of such action if the judge shall be of opinion that there was reasonable excuse for such want of notice.

There shall be deducted from any compensation awarded to any workman, or representatives of a workman or persons claiming by. under, or through a workman in respect of any cause of action arising under this Act, any penalty or part of a penalty which may have been paid in pursuance of any other Act of Parliament to such workman, representatives, or persons in respect of the same cause of action; and where an action has been brought under this Act by any workman, or the representatives of any workman, or any persons

claiming by, under, or through such workman, for compensation in respect of any cause of action arising under this Act, and payment has not previously been made of any penalty or part of a penalty under any other Act of Parliament in respect of the same cause of action, such workman, representatives, or person shall not be entitled thereafter to receive any penalty or part of a penalty under any other Act of Parliament in respect of the same cause of action.

6. (1) Every action for recovery of compensation under this Act shall be brought in a county court, but may, upon the application of either plaintiff or defendant, be removed into a superior court in like manner and upon the same conditions as an action commenced in a county court may by law be removed.

(2) Upon the trial of any such action in a county court before the judge without a jury, one or more assessors may be appointed for the purpose of ascertaining the amount of compensation.

(3) For the purpose of regulating the conditions and mode of appointment and remuneration of such assessors, and all matters of procedure relating to their duties, and also for the purpose of consolidating any actions under this Act in a county court, and otherwise preventing multiplicity of such actions, rules, and regulations may be made, varied and repealed from time to time in the same manner as rules and regulations for regulating the practice and procedure in other actions in county courts.

County court shall, with respect to Scotland, mean the Sheriff's Court, and shall, with respect to Ireland, mean the Civil Bill Court. In Scotland any action under this Act may be removed to the Court of Session at the instance of either party, in the manner provided by, and subject to the conditions prescribed by, section nine of the Sheriff Courts (Scotland) Act, 1877.

In Scotland the sheriff may conjoin actions arising out of the same occurrence or cause of action, though at the instance of different parties and in respect of

different injuries.

7. Notice in respect of an injury under this Act shall give the name and address of the person injured, and shall state in ordinary language the cause of the injury and the date at which it was sustained, and shall be served on the employer, or, if there is more than one employer, upon one of such employers.

The notice may be served by delivering the same to or at the residence or place of business of the person on whom it is to be

served.

The notice may also be served by post by a registered letter addressed to the person on whom it is to be served at his last known place of residence or place of business; and, if served by post, shall be deemed to have been served at the time when a letter containing the same would be delivered in the ordinary course of post; and, in proving the service of such notice, it shall be sufficient to prove that the notice was properly addressed and registered.

Where the employer is a body of persons corporate or unincorporate, the notice shall be served by delivering the same at or by sending it by post in a registered letter addressed to the office, or, if there be more than one office, any one of the offices of such body.

A notice under this section shall not be deemed invalid by reason of any defect or inaccuracy therein, unless the judge who tries the action arising from the injury mentioned in the notice shall be of opinion that the defendant in the action is prejudiced in his defence by such defect or inaccuracy, and that the defect or inaccuracy was for the purpose of misleading.

8. For the purposes of this Act, unless the context otherwise

requires,-

The expression "person who has superintendence entrusted to him," means a person whose sole or principal duty is that of superintendence, and who is not ordinarily engaged in manual labour;

The expression "employer" includes a body of persons cor-

porate or unincorporate;

The expression "workman" means a railway servant and any person to whom the Employers' and Workmen's Act, 1875, applies.

The burden of proof is always on the workman to prove some negligence on the part of the employer or of a person in a position of superintendence, but sometimes the circumstances are such that the law will presume negligence without any special proof being adduced. The legal maxim, Res ipsa loquitur. The thing speaks for itself, applies. In the same way an employer is not prevented by anything in the Act from setting up the defences of contributory negligence on the part of the workman, or that the workman has voluntarily and knowingly accepted the risks of the employment. As to the former, it has been well said that a plaintiff cannot recover damages if, but for his own negligence, the accident

would not have happened, though there was negligence on the part of the defendant. As to the latter, it is really a question for a jury to decide whether the workman has placed himself in such a position as to preclude him from making a claim for injuries upon his employer. In one of the leading cases upon this point, it was said: "It is no doubt true that the knowledge on the part of the injured person, which will prevent him from alleging negligence against the employer, must be a knowledge under such circumstances as leads necessarily to the conclusion that the whole risk was voluntarily incurred. maxim, be it observed, is not, Scienti non fit injuria, but volenti. It is plain that such knowledge may not be a conclusive defencebut where the danger is one incident to a perfectly lawful use of his own premises, neither contrary to statute nor common law, where the danger is visible and the risk appreciated, and where the injured person, knowing and appreciating both risk and danger, them, voluntarily encounters there is, in the absence of further acts of omission or commission, no evidence of negligence on the part of the occupier at all. Knowledge is not a conclusive defence in itself. But when it is a knowledge under circumstances that leave no inference open but onenamely, that the risk has been voluntarily encountered—the defence seems to me complete."

It will be seen from the wording of the Act that this is an exception to the common law maxim, Actio personalis moritur cum persona.

An important point is made of the notification of the accident from which the injury arises. Unless some strict limit of time were imposed, an employer might be deprived of the opportunity of collecting evidence and preparing his defence, or be seriously

hampered in the same.

There is nothing to prevent a workman from contracting outside the Act, that is, agreeing with his employer that no compensation shall be claimable or paid for any accident which may arise in the course of the employment.

From the county court there is a right of appeal to the Divisional Court of the High Court of Justice, and then, by leave, to the Court of Appeal and afterwards

to the House of Lords.

Liability imposed upon employers by the Common Law, the Employers' Liability Act, 1880, and the Workmen's Compensation Act, 1906, in respect of accidents to workmen, can be underwritten by payment of a premium varying from 1s. per cent. on the amount of wages paid, according to the risk of the occupation, and as to whether all or only some of the above laws apply to the particular class of workmen. The liability of employers for injuries caused by their workmen, or by their plant or property, to other persons, can be insured against for a premium which varies according to the risk of each particular case

ESTATE DUTY

This is a duty created by the Finance Act, 1894, and regulated by various Acts since that date. It is imposed upon the principal value of all property, real or personal, settled or not settled, which passes on the death of any person after August 2, 1894.

Prior to the year 1894

there were six different death duties payable—probate, account, legacy, succession, additional succession, and estate. The probate, account, and additional succession duties were abolished by the Finance Act of 1894, and the new estate duty established. Legacy and succession duties are still payable, though the estate duty is the first charge.

Property passing on the death of a person is deemed to include

the following:-

- (a) Property of which the deceased was at the time of his death competent to dispose.
- (b) Property in which the deceased or any other person had an interest ceasing on the death of the deceased, to the extent to which a benefit accrues or arises by the cesser of such interest; but exclusive of property the interest in which of the deceased or other person was only an interest as holder of an office, or recipient of the benefits of a charity, or as a corporation sole.
- (c) Gifts of property, real or personal, such as donationes mortis causa made within a year preceding the death.
- (d) Gifts of property, real or personal, inter vivos, even though made more than twelve months preceding the death, if some interest or benefit has been reserved to the donor, either by contract or otherwise.
- (e) Any annuity or other interest purchased or provided by the deceased, either by himself alone or in concert or by arrangement with any other person, to the extent of the beneficial interest accruing or arising by survivorship or otherwise on the death of the deceased.

In order to avoid difficulties which had arisen as to (d), the Finance Act, 1900, has enacted that in the case of every person dving after March 31, 1900, property, real or personal, in which the deceased or any other person had interest for the life of the deceased, is to be deemed to pass on the death of the deceased, notwithstanding that the interest has been surrendered, assured, divested, or otherwise disposed of, whether for value or not, to or for the benefit of any person entitled to an estate or interest in remainder or reversion in such property, unless the surrender or disposition was made or effected bond fide, and possession assumed bond fide twelve months before the death of the deceased.

It will be seen that the disposition of property with the idea of avoiding the death duties is attended with considerable risk. The donor's estate may not, after all, escape the duties, and if the donor survives the donee either the donor may lose any benefit for which he has privately stipulated, or he may be called upon to pay succession or legacy duty upon his own property which has reverted to him by the will, or otherwise, of the deceased donee

Immovable property situated out of the United Kingdom is not chargeable with estate duty. Movable property situated out of the United Kingdom is not chargeable where the deceased was domiciled out of the United Kingdom at the time of his death, otherwise it is. Estate duty is also payable, generally, where the deceased was only interested for life, and at his death the property formed the subject of a British trust or was vested in a British trustee.

The following property, even though situated in the United Kingdom, is expressly exempted from estate duty:—

1. Settled property of every description in respect of which estate duty has been paid since the date of the settlement, unless the deceased was, at the time of his death, or had been previously, competent to dispose of it.

2. Property held by the deceased as a trustee for another person under a trust not created by the deceased, or under a trust created by the deceased more than twelve months before his death, and the beneficiary had possession and enjoyment of the property immediately after the creation of the trust, and continued to hold it to the exclusion of the deceased.

3. Property passing for a full money consideration.

4. Property of common seamen, marines, and soldiers dying in the service of the Crown.

5. Estates of which the value is less than £100.

6. Survivorship annuities of less than £25.

7. Reversionary interests upon which the estate duty has been commuted.

 Pensions and annuities payable by the Indian Government to widows or children of deceased officers.

 Advowsons or church patronage.

ro. Property settled by a husband on his wife, or vice versa, and reverting on the death to the original settlor.

II. Works of art, scientific collections, prints, manuscripts, etc., or other things not yielding income, either given for national purposes, or which appear to the Treasury to be of national,

scientific, or historical interest, and settled so as to be enjoyed in kind in succession by different persons; but the exemption only continues so long as the property is unsold or does not come into the possession of a person competent to dispose of it.

The scale of estate duty is as follows:—

Where the principal value of the estate

Estate duty is payable at the rate per cent. of

| Exceeds froo and does | £ | s. |
|----------------------------|-----|----|
| not exceed £500 | T | O |
| Do. £500 Do. £1,0000 | 2 | 0 |
| Do. £1,000 Do. £10,000 | 3 | 0 |
| Do. £10,000 Do. £25,00 | 4 | 0 |
| Do. £25,000 Do. £50,000 | 4 | 10 |
| Do. £50,000 Do. £\$5,000 | 5 | 0 |
| Do. £75,000 Do. £100,000 | - 5 | 10 |
| Do. £100,000 Do. £150,000 | б | О |
| Do. £150,000 Do. £250,000 | 7 | О |
| Do. £250,000 Do. £500,000 | 8 | 0 |
| Do. £500,000 Do. £750,000 | 9 | О |
| Do. £750,000 Do.£1,000,000 | 10 | О |

When the estate is over £1,000,000, the duty is 10 per cent. on the first million, with the addition of the following duty on the remainder: per cent.

Bet. £1,000,000 & £1,500,000 11 ,, £1,500,000 ,, £2,000,000 12 ,, £2,000,000 ,, £2,500,000 13 ,, £2,500,000 ,, £3,000,000 14 Over £3,000,000

The duty is calculated upon the exact net principal value of the estate, including the shillings and pence. Where the gross value is less than £300, a fixed duty of £1 10s. may be paid, and where it is between £300 and £500, a fixed duty of £2 10s. may be paid. But the executor or successor has the option of paying on the ad valorem scale. In

cases of doubt the latter should be done; because if it should turn out that the estate is of greater value than £500, and the fixed duty only has been paid, the ad valorem duty according to the true value is payable, and no allowance is made for the duty paid at first.

Where the net value of the property, real and personal, in respect of which estate duty is payable on the death of the deceased, exclusive of property settled otherwise than by the will of the deceased, does not exceed £1,000, such property, for the purpose of estate duty, is not to be aggregated with any other property, but is to form an estate of itself; and where the fixed duty or estate duty has been paid upon the principal value of that estate, the settlement estate duty and the legacy and succession duties are not payable under the will or intestacy of the deceased in respect of that estate.

The executor on applying for probate of the will of the testator, or the administrator of an intestate after he has obtained a grant of letters of administration, is required to furnish particulars of all the property of the deceased. The necessary forms and copies of the affidavit required can be obtained free of cost from Somerset House, or from any Money Order Office outside the Metropolitan Postal District. Full particulars are given as to the method of arriving at the value of the estate of the deceased, and as to the deductions which are allowed from the gross amount. The principal of these deductions are reasonable funeral expenses, debts, and incumbrances. Other limited deductions are allowed where property is situated out of

the United Kingdom, and its administration or realisation necessitates increased expenses, and if any death duty is payable in a foreign country where the property is situated, the amount of the duty is to be deducted from the principal value of the

property. The executor or administrator is the person primarily accountable for the estate duty chargeable upon the personal property, and he may also pay the estate duty upon any other property under his control; and he may even pay it upon property not under his control if the persons accountable for the estate duty request him to do so. Where property passes, however, on the death of the deceased, and the executor is not accountable for the estate duty thereon, every person to whom such property passes for a beneficial interest in possession, and likewise, to the extent of the property actually received or disposed of by him, every trustee, guardian, committee, or other person in whom any interest in the property so passing or the management thereof is at any time vested, not being merely an agent or bailiff, and every person in whom the same is vested in possession by alienation or other derivative title, is accountable for the estate duty on the property. This liability to account does extend to a not, however, bonâ fide purchaser for valuable consideration.

The estate duty is due and payable upon the delivery of the account by the representatives, or at the expiration of six months from the death of the deceased, whichever happens first. Until payment is made simple interest

at the rate of 3 per cent. is charged upon the estate duty, and if the payment is delayed beyond six months the rate of interest is raised to 4 per cent.

At the option of the person delivering the account, the estate duty payable upon real property may be paid by eight equal yearly instalments or sixteen half-yearly instalments, with interest at the rate of 3 per cent. per annum from the date at which the first instalment is due, and which instalment becomes due at the expiration of twelve months from the death. The interest on the unpaid portion of the duty is added to such instalment and paid accordingly. If the real property is sold the estate duty is payable on the completion of the sale.

The general residue of the estate of the deceased is the portion of his property out of which the estate duty is payable.

In the valuation of the property liable to estate duty, the principal value is to be obtained by ascertaining the price which, in the opinion of the Commissioners of Inland Revenue, the property would realise in the open market at the date of the death of the deceased. If the property is agricultural, the estimated value is not to exceed twenty-five years' purchase of the property, as assessed under Schedule A of the Income Tax Acts, and after deducting 5 per cent. for the expenses of management. Any disputes as to the valuation of the property may be referred to the High Court, or to a county court where the amount is less than £10,000. There is a right of appeal to the Court of Appeal.

EXCISE

This is an inland tax on certain This is an inland tax on certain commodities produced and consumed within the country, as opposed to customs duties, and also on licences to carry on certain trades and professions.

The following is a list of the principal excise duties:—

| Admission— | | s. | |
|--|------|----|--------|
| As barrister | 50 | 0 | 0 |
| As barrister As solicitor, proctor, or writer of the sig- | | | |
| net | 25 | 0 | 0 |
| To any Inn of Court, or student of King's Inn, Dub- | | | |
| lin | 25 | 0 | 0 |
| As Fellow of College of Physicians As burgess, by birth, | 25 | 0 | o |
| apprenticeship, or | | | |
| marriage | 1 | 0 | 0 |
| marriage Ditto (on any other | | | |
| ground) As notary public in England Ditto, in Scotland or | 3 | 0 | 0 |
| As notary public in | | | |
| England | 30 | 0 | 0 |
| Ditto, in Scotland or | 20 | o | o |
| Ireland | 20 | | |
| land | o | 4 | o |
| Alkali Works, certifi- | | | |
| cate of registra- | | | |
| tion | 5 | o | 0 |
| Appraisers and House | | | |
| Agents, annual . | 2 | 0 | О |
| Armorial Bearings. | | | |
| Great Britain, an- | | | |
| nual | 1 | I | 0 |
| If used on any car- | | | |
| riage, etc., an- | | 2 | o |
| nual | 100 | | |
| Auctioneers, annual . | 10 | 0 | 0 |
| Auctioneers may | -4.2 | | e Set. |
| act as appraisers or house agents with- | | | |
| out further licence. | | | |
| Bankers, annual | 30 | c | o |
| Danabis, annua. | | | |

| | £ | s. | d. |
|--|-----------|-----|----------|
| Beer, per barrel of specific gravity of | | | |
| specific gravity of | | | |
| 1055 (55 of grav- | | | |
| 1055 (55 of grav- ity) | 0 | 7 | 9 |
| Beer dealers and Brew- | | | |
| ers annual— | | | |
| Reer dealers whole- | | | |
| sale, not brewers Beer dealers to sell | 3 | 6 | 1 |
| Beer dealers to sell | | | |
| in any quantity | | | |
| additional, not to | - 4 | | |
| be consumed on | | | |
| the premises, Eng- | | | |
| land and Ireland . | 1 | 5 | 0 |
| Brewers brewing | | | |
| beer for sale. Other brewers, an- | I | 0 | 0 |
| Other brewers, an- | | | |
| nual value of nouse | | | |
| exceeding £8, but | | 4 | |
| not exceeding £10 | O | 4 | |
| The annual value ex- | | | |
| ceeding £10, but not exceeding £15 In every other case | | 9 | |
| not exceeding £15 | ٠ | 9 | |
| In every other case | | | |
| in addition to the | | | |
| duty on the beer | ^ | 4 | α |
| made | | | |
| Retailers of Deel. | | | |
| cider, and perry— | | | |
| For consumption on | • | 10 | o |
| the premises Not to be consumed | 3 | | |
| not to be consumed | | | |
| On the promises, | | 5 | Ô |
| England . | | | |
| Retailers of table | | 5 | - 0 |
| on the premises, England Retailers of table beer (off) | | • • | |
| | | | |
| Scotland, rated under £10 | _ | 10 | 0 |
| under £10 | | | |
| Retailers of beer (off), | | | |
| Scotland, rated at | \$7084.3A | 4 | _ |
| £10 and upwards . | | 4 | 9 |
| Retailers of beer an | d. | | 10 miles |
| wine— | | | |
| For consumption o | 11 | | |
| the premises | 4 | 0 | ၀ |
| Not to be consumed | | | |
| on the premises . | 3 | 0 | 0 |
| | | | |

| | £ | | d. | | , | s. | d. |
|--|------------|----------|-------|---|-----|------|-----|
| Card (playing) makers, | 7. | | | inwards, for draw- | £ | ٠. | u. |
| to sell, annual . | 1 | o | 0 | back | o | 4 | o |
| Carriages, annual, | | | | Certificate of birth, | 3.5 | 7 | |
| Great Britain— | | | | baptism, marriage, | | | |
| Hackney carriages . | ٥ | 15 | o | death, or burial . | o | 0 | 1 |
| For every other car- | Ü | ٠, | • | Chicory, per cwt., raw | | | |
| riage with four | | | | or kiln-dried | Λ | 12 | 1 |
| wheels, and drawn or | | | | | | • | |
| adapted or fitted to | | | | Cider and Perry— | | | |
| be drawn by two or | | | | Retailers of, annual licence, England | | | Ξģ. |
| more horses, or by | | | | 기를 내려고 있는 항상으로 그렇게 하고 있었다. 하는 그 경우 하게 하는데 | I | 5 | ٥ |
| ` mechanical power | 2 | 2 | 0 | Coffee Mixtures, or sub- | | | |
| If with four wheels, | | | | stitutes, per $\frac{1}{4}$ lb. | 0 | 0 | Oź |
| and drawn or adap- | | | | Commission of Lunacy | 0 | 5 | 0 |
| ted or fitted to be | Carrier of | 5.84.66 | | Distillers, annual | 10 | 10 | o |
| drawn by one horse | | | | Dogs, of any kind, | | | |
| only | 1 | I | o | Great Britain, an- | | | |
| If with less than four | | | | nual . , | 0 | 7 | 6 |
| wheels | 0 | 15 | o | Dogs under six | 344 | | |
| Half these rates | | | | months of age, and | | | |
| only are charged on | | | | those kept solely for | | | |
| licences taken out be- | | | | the purpose of tend- | | | |
| tween October 1 and | | | | ing sheep or cattle on | | | |
| December 31, on | | | | a farm, or by shep- | | | |
| which date all licences | | | | herds, or by blind | | | |
| for carriages expire. | | | | persons for their guid- | | | |
| Certificate, annual- | | | | ance, are exempt. | | | |
| To act as attorney, | | | | Dog licences are | | a th | |
| solicitor, proctor, | | | | now issued by the | | | |
| writer of the sig- | | | | County Councils. | | | |
| net, notary public, | | | | Ecclesiastical Licences— | 550 | | |
| and sworn clerk, | | | | To hold office of lec- | | | |
| practising within | | | | turer, etc | 0 | 10 | 0 |
| ten miles of the | | | | For licensing a build- | | | |
| General Post Office, | | | | ing for Divine Ser- | | | |
| London; or either | 1,141 | | | vice, etc., and any chapel for the so- | | | |
| in the city or shire | | | | lemnization of mar- | | | |
| of Edinburgh, or in the city of Dublin, | | | | riages | _ | | |
| or within three | | | 145 | Not otherwise charg- | | 10 | · · |
| miles thereof | 9 | o | o | ed | • | О | n |
| | 100 | | 25,11 | Faculty or Dispensation- | | | |
| To act as any of the above, elsewhere | 6 | o | o | In England, in all | | | |
| During the first | | | | cases | 30 | _ | |
| three years the fees | o ta | | | In Scotland or Ire- | ວັ | | |
| are one-half of the | 1.5 | | | land, in some cases, | | | |
| above. | | | | £20; in others, £25. | | | |
| Certificate of goods, | | | | Game Licences— | | | |
| being duly entered | | | | If taken out after | | | |
| | | Q (6.45) | 1.00 | | | | |

| | | | | | | | • |
|--|--------|-----|-----|--|-----|-----|-------------------|
| | £ | s. | d. | | £ | s. | a. |
| July 31, and before | | | | House Agents, annual, | 2 | 0 | o |
| November 1, to | | | | expiring July 5 | 4 | U | ٠, |
| expire on July 31 | | | | A person is not li- | | | |
| following | 3 | 0 | 0 | able to pay duty if | | | |
| After July 31, to ex- | | | | he only acts in the | | | |
| pire on October 31 | 2 | 0 | 0 | letting of houses of an annual value not | | | |
| After October 31, to | | | | exceeding £25. A | | | |
| expire on July 31 | 2 | O | O | story of a house, or | | | |
| For any continuous | | | 7 | a flat, rated and let | | | |
| period of fourteen | | | | as a separate tene- | | | |
| days | 1 | О | o | ment, is a house for | | | |
| | | | | this purpose. | | | |
| Gamekeepers— Annual, Great Britain, | | | | House Duty. See In- | | | |
| expiring July 31 | 2 | 0 | o | habited House Duty. | | | |
| | | . 7 | | Inebriates' Retreats . | 5 | o | 0 |
| In Ireland the li- | | | | Ten shillings ad- | | | |
| cences are the same | | | | ditional is payable | | | |
| as game licences. | | | | for every patient over | | | |
| Game Dealer— | | | | ten in number. | | | |
| Annual, expiring July | 2 | 0 | o | Male Servants— | | | |
| I | • | · | . J | Annual duty for each, | | | |
| All licences con- | | | | Great Britain . | 0 | 15 | 0 |
| nected with game, | | | | Medicines, Patent, | | | |
| gamekeepers, and | | | | Great Britain— | | | |
| game dealers are now | 5.4 | | | Not exceeding is. | o | n | 11/2 |
| issued by the County Councils. | | | | Is as | 0 | o | |
| | | | 2 | | ō | ō | |
| Glucose, per cwt., solid | ٠ م | I | 10 | | o | 1 | S. Land St. P. C. |
| Ditto, liquid | | | | , , £1 . | 0 | 2 | 0 |
| Glucose or Saccharine— | | | | £1 10s. | 0 | 3 | 0 |
| Annual licence to | 1 | o | o | ,, ,, ,, ,, ,, ,, ,, ,, ,, ,, ,, ,, ,, | О | 10 | |
| manufacture | | | | Exceeding £2 10s. | 1 | 0 | 0 |
| Guns, including pistols | | | | Dealers, for each piece | | | |
| and revolvers, an- | | | | of business, an- | | | |
| nual, expiring July | _ | 10 | 0 | nual | 0 | - 5 | . 0 |
| 31 | Ŭ | 10 | | Money Lenders, registra- | 100 | | |
| Persons holding | | | | tion fee | I | c | 0 |
| game licences, sol- | | | | Motor Cars— | | | |
| diers, and volunteers | 10.2 | | | In addition to the | | | |
| are exempt. A II- cence cannot be | | | | carriage licence duty, | | | |
| transferred to a son | | | | there is a further | | | |
| or to a servant. | | | | excise duty for every | | | |
| The levying of gun | | 2.1 | | light locomotive as | | | |
| licences is now trans- | feet i | 165 | | follows— | | | |
| ferred to the County | | | | If the weight exceeds | | | |
| Councils. | | | | one ton, but not | | | |
| Hawkers, annual | 2 | 0 | 0 | t - t whicker | 2 | | 2 0 |
| Processor | | | | 80 | | | |

| | £ | s. | đ. | £ s. d. |
|--|-----|----|--------|---|
| If the weight ex- | Ĩ., | • | 400 | If the annual value |
| ceeds two tons, | | | | of the house is |
| unladen | 3 | 3 | 0 | under £10 4 10 0 |
| In calculating the | | | | Ditto (tr |
| weight of a vehicle | | | | Ditto (20 8 0 0 |
| unladen, the weight | | | | Ditto £25 11 0 0 |
| of water, fuel, or | | | | Ditto £30 14 0 0 |
| accumulator is not | | | | Ditto £40 17 0 0 |
| included. | | | | Ditto £50 20 0 0 |
| Occasional Licences, | | | | Ditto £25 II 0 0 Ditto £30 I4 0 0 Ditto £40 I7 0 0 Ditto £50 20 0 0 Ditto £100 25 0 0 |
| per day | | | | DITTO /200 30 0 0 |
| Publicans | ^ | 2 | 6 | Ditto £300 35 0 0 |
| The state of the s | 0 | | o | Ditto £400 40 0 0 Ditto £500 45 0 0 |
| Wine retailers | 0 | 1 | o | Ditto £500 45 0 0 Ditto £600 50 0 0 |
| | | ó | 4 | |
| Passenger Vessels, on | | | 7 | |
| which tobacco and | | | | If the annual value |
| excisable liquors are | | | | is £700 or upwards 60 0 0 |
| sold— | | | | Hotels and theatres |
| | | | | of the value of £50 |
| Per annum | 5 | 0 | 0 | and upwards pay no |
| Per day | 1 | 0 | 0 | higher amount of |
| Pawnbrokers, annual | 7 | IO | . 0 | licence duty than |
| If dealing in plate, | | | | £20, and restaurant |
| without regard to | # 1 | | | keepers pay no higher amount than f_3 0 |
| weight, additional | 5 | 15 | 0 | under certain con- |
| Pedlars (police licence) | 0 | 5 | O | ditions. |
| Plate Dealers, annual, | | | | |
| expiring July 5, | | | a sign | When premises are closed the whole of |
| whenever issued, | | | | Sunday, or one hour |
| in respect of each | | | | sooner than other- |
| place of business— | | | | wise required on |
| Gold, above 2 dwts., | | | | week-days, the duty |
| and under 2 oz. | | | | is only six-sevenths |
| in weight, and sil- | No. | | | of the above. If |
| ver above 5 dwts., | | | | closed on Sunday and |
| and under 30 oz. | | | | also one hour earlier |
| in weight | 2 | 0 | O | through the week, |
| Gold, above 2 cz., | | | | the amount of the |
| and silver above | | | | duty is five-sevenths |
| 30 oz | 5 | 15 | 0 | It is probable that |
| Refiners of gold and | | | | these licences may be |
| silver | 5 | 15 | 0 | very considerably in- |
| Publicans— | | | | creased in 1909. |
| Annual licences for | | | | Railways— |
| spirits, beer and | | | | On passenger re- |
| wine, to be consumed | | | | ceipts per £100 in |
| on the premises. | | | | Great Britain, but |
| | | | | |

| ₽ A G] | 5. | | 7 1 |
|--|------|-----|-------|
| | £ | s. | d. |
| subject to exemption, | | | 1 |
| in respect of fares | | | |
| in respect of fares not exceeding the | | | |
| rate of one penny a | | | |
| mile— | | | |
| Urban district traffic | | 0 | 0 |
| Other traffic | 5 | 0 | 0 |
| Refreshment Houses— | | | |
| Annual licence, rent- | | | |
| al under £30 . | 0 | 10 | 6 |
| al under £30 . £30 and upwards . | 1 | 1 | 0 |
| Saccharine, per oz. | o | o | 7 |
| | Ţ, | | |
| Spirits— | | | |
| Home-made, per proof | a | 11 | 0 |
| gallon | J | | 1, 1 |
| imported from Chair- | o | τr | 4 |
| nel Islands, gallon | v | | |
| Annual licences— | | | |
| Rectifiers and com- | | | |
| pounders | 10 | 10 | 0 |
| Dealers, not retailers Dealers, to sell in bot- | 10 | 10 | 0 |
| Dealers, to sell in bot- | | | |
| tles, additional . | 3 | 3 | 0 |
| Dealers, to sell for- | | | 1 |
| eign liqueurs only | | | 344 A |
| in bottles | 2 | 2 | 0 |
| Makers of methylated | 4.9 | | |
| spirits | 10 | 10 | Ų |
| Retailers of methy- | i di | | |
| lated spirits | О | 10 | Ο. |
| Methylated spirits | | | |
| must not be sold be- | | | |
| tween to p.m. on | 120 | | |
| Saturday and 8 a.m. | | | |
| on the following Mon- | | | |
| day, under a penalty | | | |
| of £100. | | | |
| In Scotland, gro- | | | |
| In Scotland, gro- cers' licences for | | 3.7 | |
| spirits not to be | | | |
| consumed on the | | | |
| nremises- | | | |
| Where the annual | | | |
| value of the prem- | | | |
| value of the premises is under £10. | | - 4 | О |
| Of the annual value | | | |
| of £10, but under | | | |
| Ditto £20, Ditto £25 | - 5 | . 5 | , 0 |
| Ditto £20, Ditto £25 | 9 | 9 | 0 |
| 10000 C | | | |

| | , | | d. |
|--|----------|-----|-----------------|
| | ٤. | S. | Maria S. C. |
| | IO II | 10 | 0 |
| Ditto £30, Ditto £40 | | | 0 |
| Ditto £40, Ditto £50 | 12 | 12 | • |
| Ditto £50, and up- | 7.7 | 13 | ^ |
| | | ٠, | |
| In Ireland, for simi | | | |
| lar licences— | | | |
| If the premises are | _ | 18 | 5 |
| rated under £25 | 9 | 10 | ં |
| If rated at £25, and | | | |
| under £30 · · | 11 | 0 | 6 |
| Ditto £30, Ditto £40 Ditto £40, Ditto £50 Ditto £50, and up- | 12 | 2 | The street |
| Ditto £40, Ditto £50 | 13 | 4 | 7 |
| Ditto £50, and up- | 7.4 | 6 | 7 |
| wards | 14 | • | / |
| Stills or Retorts— | | | |
| Annual licence for | | | |
| chemists and others | | | _ |
| keeping or using | О | IO | О |
| Sweets, annual— | | | |
| Dealers | - 5 | 5 | 0 |
| Retailers | I | 5 | 0 |
| Tobacco and Snuff, an- | | | |
| nual— | | | |
| Retailers | . 0 | - 5 | 3 |
| Tobacco manufacturers- | | | |
| Trade not exceeding | | | |
| 20,000 lb | 5 | - 5 | 0 |
| 20,000 lb Exceeding 20,000 lb., | | | |
| and not exceeding | | | |
| 40.000 lb. | 10 | 10 | 0 |
| Exceeding 40,000 lb., | | | |
| and not exceeding | | | |
| 60,000 lb. | 15 | 15 | 0 |
| 60,000 lb Exceeding 60,000 lb., | | | la a sa |
| and not exceeding | | | |
| 80,000 lb | 21 | 0 | 0 |
| Exceeding 80,000 lb., and not exceeding | | | |
| and not exceeding | 26 | i 5 | o |
| 100,000 lb Exceeding 100,000 | | | |
| Exceeding 100,000 | 21 | 10 | 'n |
| lb | ٠,٠ | | |
| £5 5s. and a surcharge | | | |
| on renewal of licence | | | |
| By the Finance Act | | | |
| | | | |
| 1908, duties are ar- ranged for tobacco | | | |
| rangen for cooking | | | |
| | 74/W/TER | | n 4 3 3 5 7 5 6 |

| grown in Ireland as | | | |
|------------------------|----------|----|-----|
| follows:— | | | |
| Manufactured (in | | | |
| bond) per lb | ٥ | 3 | 10 |
| Unmanufactured, | | | |
| containing 10% | | | |
| moisture per lb | ٥ | 2 | 10 |
| Do. containing less | | | |
| than 10% per lb | ٥ | 3 | 2 |
| Vinegar Makers, annual | 1 | 0 | 0 |
| Wine, annual- | | | |
| Dealers (wine only) | 10 | 10 | 0 |
| Retailers, selling for | | | |
| consumption on the | | | |
| premises | 3 | 10 | o |
| Retailers or grocers, | utilii i | | ki. |
| selling wines for | | | |
| consumption off | | | |
| the premises— | | | |
| | | | |
| England and Ireland | | 10 | C |
| Scotland | 2 | 4 | 1 |

EXECUTORS AND ADMINISTRATORS: THEIR DUTIES.

The person who is appointed by a testator to see that the directions contained in his will are carried into effect is called the executor. The feminine form of the word is executrix.

An executor may be appointed by name or by implication; but in the latter case he is called an executor according to the tenor. Again, a testator may leave the appointment of an executor to a third person, and such third person may appoint himself to the office.

Where there is no will there can be no executor. The person who is then appointed to administer the estate of the deceased is called an administrator, or administrativa. In most cases the administrator is a near relative of the deceased, but if the proper person to take out letters of

administration neglects to do so, any other person who is entitled to make a claim against the estate, especially a creditor, can apply for letters of administration to be granted to him.

An administrator is also appointed to act, even when there is a will, in the following cases, and under the following names:—

 Administrator ad litem. This is the person who is named administrator of a deceased person's estate for the purpose of litigation only.

2. Administrator cum testamento annexo. This is the title given to an administrator who obtains a grant of letters of administration when there is a will but no executor named in it, or when the named executor refuses or is unable to act.

3. Administrator de bonis non. The person appointed to complete the administration of an estate, where the executor or administrator has died without fully administering the same.

4. Administrator durante absentia. The administrator who acts during the absence abroad of a person who is legally entitled to the administration.

5. Administrator durante minore aetate. The person appointed to act during the minority of an executor or of a person legally entitled to a grant of letters of administration.

6. Administrator pendente lite. The person appointed to administer an estate pending any suit respecting the validity of a will or any other matter in dispute.

The rights and duties of executors and administrators are generally the same, except that the former must carry out the directions contained in the will of the deceased, whilst the latter have nothing further to consider than the obligations laid upon

them by the law.

Any person may be appointed as executor unless he is specially excluded by law. A lunatic or an idiot is incapable of acting, owing to lack of understanding. An infant may be appointed, but he cannot act so long as he is a When an infant is named sole executor, an administrator with the will annexed must be appointed to act during the minority. A married woman may act independently of her husband as executrix since the passing of the Married Women's Property Act, 1882. An alien is as capable of acting as a natural born or a naturalised citizen. A partnership firm, a company, or a corporation may each be appointed. A grant of the probate of a will is made to the members of a partnership firm individually, whilst in the case of a company or corporation aggregate a grant of letters of administration with the will annexed is made to a representative of the company or corporation. There are now several companies in existence. whose special business it is to undertake executorships trusteeships for an agreed commission.

There is no special form required for the appointment of an executor, but it is advisable for a testator to make his appointment clear so as to save expense. If there is no express appointment, any person who has duties imposed upon him may be an executor according to the tenor of the will. And it has been held that where a testator appointed a person "to hold and administer in trust all my estate well known to the said H. E.," this was

sufficient to constitute H. E. an executor according to the tenor.

An executor is generally appointed absolutely, but appointment may be qualified, and extend to certain property only, or it may be limited to a given time. Again, on the death of an executor the executorship is transmitted to the executor named, if there is one, in the will of the executor. But there is no transmission of an administratorship, nor does an executorship devolve upon the administrator of the estate of an executor or Whenever anyadministrator. thing remains to be done as to an estate, and there is no executor surviving, an administrator must be appointed to administer the portion of the estate which has been left unadministered.

A person who intermeddles, without authority, with the estate of a deceased person, may render himself liable to be sued by creditors and legatees, and be put to much inconvenience. He is called an executor de son tori. But he is not liable beyond the amount of the assets which have come into his hands, and he may plead in an action brought against him that he has fully adminis-

tered the estate.

No person is bound to accept the office of executor if it is thrust upon him. Nor need he accept it after the death of the testator, even though he promised during the lifetime of the deceased to act as testator. There must, however, be a clear renunciation, and the renunciation must be made before any act is performed which lies within the ordinary province of an executor, or before anything is done from which an inference might be drawn that the person

named in the will had decided to act as executor. The acceptance or renunciation must be complete—there cannot be a partial acceptance and a partial renunciation. If a person is dilatory in making up his mind as to acceptance or renunciation, he may be cited before the Probate Division of the High Court by any of his co-executors or by a proposed administrator.

Where two or more executors are appointed by a will they are considered as one person, and the survivor acts, after the death of the others, in the place of all. It is the first duty of the executors to bury the deceased in a suitable manner, and this must obviously be done before the probate of the will can be granted. There are also many other things which may be done before a grant of probate, or of letters of administration; but it is as well to obtain the one or the other as soon as possibleindeed, in the latter case, great difficulties may arise at verv early stages of any semi-administration. On the other hand, an executor derives his authority entirely from the will, and probate is a mere ceremony evidencing his right to act. But no executor can proceed in an action at law in any matter concerning of the deceased the estate without producing the probate, which is the sole evidence of his title.

Executors have full power to sell, assign, mortgage, or pledge the assets of the testator. In certain matters, such as the granting of leases, they may be restrained by any special terms inserted in the will. They may likewise compromise debts and submit disputes to arbitration. In the payment of claims they

have the peculiar right of retainer, that is, they may retain the amount of their own debts in priority to any debts owing by the testator of the same degree. Even statute barred debts may be paid, but not if they have been sued upon and disallowed on that account. Other debts, which are unenforceable by reason of various statutes, may not be paid. If the executors do nevertheless pay them, an action may be commenced against the executors by the beneficiaries under the will for the repayment of the money so illegally expended.

For the purpose of relieving executors and administrators from too lengthy a period of administration, an Act was passed in 1859, commonly known as Lord St. Leonard's Act, by which the representatives of a deceased person were enabled to advertise in the London Gazette and three other newspapers, one being a local one, calling upon creditors and others having claims to come in and make good the same on or before a fixed date. The notice is a well-known one, and it invariably goes on to declare that on the expiration of the fixed time the assets of the deceased will be distributed, regard being had only to those claims of which notice has been given, and that the executors will not be liable to any person of whose claim they have not had notice at the time of the distribution of the This method exonerates assets. the executors completely, but it in no way prejudices the right of a creditor to follow the assets into the hands of any persons who have received the same.

The duties of an executor or administrator may be summed up as follows:—

1. To bury the deceased, incurring only such funeral expenses as are warranted by the estate and condition of the deceased.

2. To prepare an accurate inventory of the goods and chattels of the deceased.

3. In the case of a will, to obtain probate of the same within six months of the death of the deceased.

4. To pay all the necessary

death duties. 5. To collect and realise the

estate. To liquidate the outstanding debts of the deceased.

7. To pay the legacies left by the will.

To make whatever investments are ordered or are neces-

To distribute the residue.

10. To keep accurate accounts of all matters connected with the estate, and obtain a proper discharge on the completion of the administration,

There are special rules in the administration of assets which are applicable both to the order in which the assets are to be devoted to the payment of debts, and also to the order in which the debts are to be paid. The assets are to be applied as follows:-

The general personal estate, not bequeathed, or bequeathed only as residue.

Real estate devised in trust

to pay debts.

3. Real estate not so charged. 4. General legacies and annuities.

Specific legacies.

6. Real or personal estate subject to a general power of appointment, which power has been exercised in favour of persons who have by a conveyance without consideration.

The order in whch the debts are pavable is:—

 Reasonable funeral testamentary expenses.

2. Debts due to the Crown in respect of rates or taxes.

3. Debts to which special statutes have given priority, such as liabilities under Friendly Societies Acts.

 Judgment debts registered against the deceased, and judgment debts unregistered recovered against the executors or administrators.

Recognisances and statutes. 6. Specialty contracts, if for valuable consideration, and also simple contract debts, as well as unregistered judgment debts obtained against the deceased. Until the passing of Hinde Palmer's Act, 1869, specialty debts had priority over simple contract debts. They are now on the same footing.

7. Voluntary bonds and covenants. But if a voluntary bond has been assigned for value during the lifetime of the deceased, it will rank as though it had been originally given for valuable consideration.

Until the passing of the Land Transfer Act, 1897, it was the personal estate alone of the deceased which vested in his executor, who has generally been called the personal representative. Now, however, the real estate also vests in the executor, and any person who claims the same must acquire his title through the executor. By section two of the Act it is provided that the personal representatives of a deceased person shall hold the real estate as trustees for the persons legally entitled to the beneficial interest in the same, and that those persons shall require a legal transfer to be made. Section three of the Act is as follows:—

I. At any time after the death of the owner of any land, the personal representatives may assent to any devise contained in his will, or may convey the land to any person entitled thereto as heir, devisee, or otherwise, and may make the assent or conveyance either subject to a charge for the payment of any money which the personal representatives are liable to pay, or without any such charge; and on such assent or conveyance, subject to a charge for all moneys (if any) which the personal representatives are liable to pay, all liabilities of the personal representatives in respect of the land shall cease, except as to any acts done or contracts entered into by them before such assent or conveyance.

2. At any time after the expiration of one year from the death of the owner of any land, if his personal representatives have failed on the request of the person entitled to the land to convey the land to that person, the court may, if it thinks fit, on the application of that person, and after notice to the personal representatives, order that the conveyance be made, or, in the case of registered land, that the person so entitled be registered as proprietor of the land either solely or jointly with the personal representatives.

3. Where the personal representatives of a deceased person are registered as proprietors of land on his death, a fee shall not be chargeable on any transfer of the land by them unless the transfer is for valuable consideration.

4. The production of an assent in the prescribed form by the personal representatives of a deceased proprietor of registered land shall authorise the registrar to register the person named in the assent as proprietor of the land.

Where a man making his will is actively engaged in business on his own account, he ought to be particularly careful to give directions as to his wishes in respect of the business, and to indicate what proportion of his estate is to be employed in it. Otherwise executors may find themselves personally liable for continuing the same. The safest plan is to sell the business, though this step should not be hurriedly taken to the detriment of the estate. The business is an asset and must not be squandered. No liability, however, attaches in the case of a partner. The death of a partner terminates, ibso facto, the partnership, and his estate is freed from all claims in respect of debts contracted after his decease. The doctrine of holding out does not extend to bind the estate of a deceased partner, whether the creditors of the firm are are not aware of the death of the partner.

Legacies are not payable until after the expiration of a year from the death of the deceased. But executors are not compelled to delay payment for so long a period. On the other hand, an administrator would be acting unwisely to make any distribution of an intestate's estate until a year has expired. In the case of legacies payable to infants, the money should be paid into court, and not to the infant or to his parent, unless there is a special direction to that effect in the will.

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Executors are jointly responsible for the funds which come into their hands. They must use prudence in dealing with the same, otherwise they will render themselves liable for any losses which arise. Also an executor must not leave the unlimited control of the funds comprised in the estate to his fellow executor or executors, except at his own risk. Executors are just as responsible as trustees, and like them they are entitled to no remuneration for their services, however valuable, unless there is a special provision as to compensation contained in the will. The only deductions that are allowed to be made are for out-of-pocket expenses incurred in the executorship.

EXPORTING

In the following account of exporting goods, the whole method of procedure is detailed, from the time of the receipt from abroad of the merchant's indents, or orders for goods, which he requires to be shipped to him. These will, of course, be of the most varied character; comprising cottons, from Lancashire; hardware, from the Midlands; pottery, from Staffordshire; cutlery, from Sheffield; woollens, from Yorkshire; and the thousand and one productions of our factories, workshops, and looms; besides iron (pig, bar, sheet, and rod), steel, coals, coke, salt, cement, and other partly, or wholly, manufactured goods of the rougher sort.

In addition to these British manufactures, the Continent will be called on to supply wines and spirits, perfumery and fancy goods, silk and woollen stuffs, watches, jewellery, toys, and other innumerable small articles which either cannot be produced in this country, or which are procured more cheaply in foreign markets.

The first duty with an indent is, of course, to dissect it, so that orders for the various goods can be properly placed with the manufacturers and wholesale dealers who are to supply them. This being done, the necessary orders are written, with full directions as to marks and numbers to be put upon the packages; the port, dock, or goods station to which the goods are to be sent; and, either with the order, or, as soon after as possible, the name and destination of the ship by which they are to be exported should be supplied.

The selection of goods, or buying, is a matter in which practice varies much. In some houses, one or more buyers, knowing both home and foreign markets, are employed; in others, the partners undertake the duty, with the occasional assistance of their senior clerks; and in others. again, the selection is practically left to agents, or packers, in the various towns and cities to whom the orders are sent; and they make all necessary purchases and arrangements, charging a small commission for their trouble. There are, of course, many kinds of goods in which no special selection is necessary, or which can be ordered from sample, such as wines, spirits, beer, soap, candles, pickles, sauces and jams, salt, scrap, pig and other iron, cement. biscuits, potted and canned meats and fish, in all of which a very extensive export trade is carried

The orders having been arranged and given out, in due time

advices will arrive by post that the goods are being sent forward, and invoices will come to hand. With these accounts it is now the almost universal practice to furnish one or more press copies, in business slang, flimsies, the use of which is explained below.

As these advices and invoices are received, the clerks of the shipping department undertake the duty of looking out for the due arrival of the goods they concern, and such operations outside the counting house as this may involve, all of which will be treated of under their proper heads. Meantime, the clerks in the office will examine the invoices as they arrive; check the prices, comparing them with indents and orders; and, in a general way, see that they are correct before payment is made.

A shipment of goods having been completed, the duty of making up the invoices relating to them must be taken in hand; and this, in a busy office, and when the shipments are large, is a business of no little importance. All tradesmen's invoices for the goods must be collected; the various railway and dock bills for carriage and wharfage relating to them must be selected; with all other accounts and documents which concern the goods, such as freight notes and custom house agent's charges.

In making up the invoices it is not needful to detail the prices and quantities of goods, but only to give particulars of marks and numbers; and against each separate parcel the name of the person supplying the goods with the amount of their account for them.

The flimsies, named above,

being attached to the invoice, supply to the receiver at their destination full particulars of prices, weight, measure, and everything else that it is needful for him to know. The whole of the tradesmen's accounts being first set out, the amounts are added together, and the first or net cost of the shipment is shown. Then, under the title Charges, an account of rail carriage, dock dues, freight, insurance, and all other incidental expenses is made up. These, again, are totalled, and their sum is added to the cost of the goods. And, finally, to the sum of these is added the merchant's charge of commission for buying and shipping the varied assortment of merchandise dealt with in the invoice. The invoice is now passed through other hands for examination, and, if need be, submitted to the principal of the department or to one of the partners for approval. It is then, like the Account Sales, copied and handed to the correspondent to be despatched, with all documents relating to the shipment, to the consignees of the goods.

At regular intervals of three months, six months, or a year, the various transactions which have taken place between the London merchant and his foreign or colonial correspondents are summarised in the form of an Account Current.

It will be obvious that to settle the amount of each Account Sales and Invoice by a distinct payment would lead to the frequent and unnecessary transmission to and from London or elsewhere of large sums of money. Instead of this being done the amount of each such document is, in the account books of the firm, credited or

debited, as the case may be, to the house concerned.

In addition to these varied accounts, all other sums of money received or paid in any way are brought into the same account: and as the balance between the two sides of the account will of necessity be constantly varying, not only in amount, but in incidence, it is usual to pay and allow interest on each item from the date on which it appears to that on which the account is closed. This account enables the firm receiving it to ascertain the exact state of affairs between themselves and their correspondents in other parts of the world, and any matter which may be in error can be adjusted.

Having made his arrangements with the brokers of the vessel he intends to ship by, the shipping clerk will issue to the tradesmen and manufacturers who are supplying his goods, orders to deliver them to the dock or other place where the ship is to load

her cargo.

Rough and heavy goods, such as iron, cement, salt, coal, etc., will, if possible, be sent alongside the export ship by water. They will be sent in barges, and the servants of the shipowners will take the goods out of the barges and stow them in the ship's hold. Large parcels of fine goods should also, whenever possible, be sent in the same way, as a great saving is thereby effected in the item of dock charges, and no such expense is incurred on goods sent by water. On goods sent by land, over the premises of the dock company, a package rate is charged for wharfage and shipping.

Very large quantities of goods for export, of course, come from the great manufacturing centres by rail, and the railway companies charge for carriage, including delivery.

Small parcels, or lots of goods, are necessarily sent to the dock by land to be loaded into the exporting ship, and care must be taken that the charges on goods so sent are duly paid, as the dock company need not ship them until their claims are discharged. All large shipping firms, however, keep deposit accounts at the various docks, to which amounts due by them are charged.

For goods shipped by water, mate's receipts are required. These are simply receipts for the goods named on them, signed by the chief officer of the ship, or by some other person authorised for

the purpose.

This form always states that the goods are in good condition, but the person signing it may, if need be, make any qualifying remark he pleases, should the state of the packages not be as it should, or, in the case of liquids, should there be any appearance of leakage. If the receipt is signed without any remark it is called a clean receipt; otherwise it is called a foul receipt. These receipts are always secured by the lighterman, who is employed to take the goods to the ship, and are handed by him to the merchant to whom the goods belong. They are transferred by the merchant to the ship's broker, when Bills of Lading for the goods are obtained.

In the case of goods purchased in the United Kingdom, and delivered by one or other of the railway carriers, or by the suppliers themselves, the duty of the shipping department will end by seeing that the goods are duly sent down for shipment, and that the carrier's charges are correctly made before being passed for payment.

The export trade is not, however, confined to goods produced at home, as large quantities of foreign goods, both manufactured and unmanufactured, are also included in it. These may be divided under two heads:—

 Goods purchased abroad and imported solely for re-exportation.

2. Foreign produce or manufactures bought in the English markets for the purpose of exportation.

The first head will consist principally of continental manufactures, including wines and spirits, fancy goods, toys, earthenware, glass, china, and so on. The large number of steamers trading with Germany and France are greatly dependent for their cargoes upon goods for re-exportation; and, to meet the convenience of merchants, special Customs regulations have been made for goods so imported.

These are known as Transhipment Regulations, and under them any articles passing from the import to the export ship are allowed to pass without examination altogether, or with only the

most superficial one.

The goods must be reported by the master of the importing ship. In fransit, should he, however, fail to do so, the necessary correction in the report is made by the custom house officials at the request of the importer.

Having satisfied himself that this is done, the importer or his clerk prepares a Transhipment Bond Warrant or Bond Note, which forms the entry for his transit goods. This document gives full particulars of the marks and numbers on the packages; the names of the import and export ships, with the respective ports they have arrived from and are sailing to; and such a description of the goods is required by the Custom House Import List as in other entries, including in every case the value. All these must be as accurate as possible, and should rather be over than understated. This is taken to the Bond Office of the Custom House.

The name of some sufficiently substantial person who is willing to sign the bond with the importer, who is, of course, also the exporter, is written on the back of the bond note, and there a bond is prepared on a stamped form for the signature of the two persons named, the exporter and his surety.

It is not usual for the principals of the firm to take any part in this business, as a clerk in the shipping department may make the documents in his own name and sign the bonds, the customs department being much more particular as to the financial soundness of the surety than of the principal to the bond.

The terms of this bond are, that the goods shall be duly removed from the import to the export ship, and shall be duly exported in her and not landed in the United Kingdom. The penalty inserted in the bond for the due performance of this is the single value of free goods, and double the duty which would be payable on the importation of bonded goods.

The bond being duly signed by the two parties to it, the bond note is certified by the official at the Bond Office and handed to the importer's clerk, who then takes it with another document, called a Shipping Bill, to the export department in the Custom House, where the two latter, being carefully compared with the former, are signed, stamped and handed back, the bond note, or entry, being retained. Of these two documents now in the clerk's possession, the former is the authority to the Custom House officers, in charge of the import ship, to allow the goods named on it to be discharged; and the latter is the authority to similar officers at the export ship to allow them to be taken on board.

It is compulsory, in London, that goods dealt with in this way should be removed from one ship to the other by water, and an officer of customs accompanies each barge engaged in carrying them; the goods being under the eye of the authorities until they are taken on board the exporting ship, when such examination as is thought needful is made by customs officers. This examination is very slight, and, where goods are packed in tin-lined cases, no examination, except an external one, is made at all. Licensed and bonded lightermen only are allowed to be employed for the conveyance of these or other bonded goods.

The great advantage of so dealing with goods for re-exportation is obvious, as they come and go without the packages or packing being, in any way, interfered with or disturbed, which could not be the case if they were imported as ordinary merchandise.

Under the second head, foreign produce or manufactures bought on the English markets for the purpose of exportation, are included both free and bonded goods. The free goods, being

out of the control of the customs, are dealt with in the same way as British produce and manufactures, of which more hereafter. The bonded goods are liable to duty on being brought into consumption, and are necessarily dealt with in such a way as to afford the needful protection to the Revenue. These goods will, of course, be in a bonded warehouse, and the exporter requires to get them out and ship them without payment of duty.

Here the bond again comes into requisition, a bond note being first prepared, stating that a person named in it intends to export by a certain ship a given quantity of wine, spirits, tea, or any other dutiable goods, again giving the name of a second

person as surety.

Upon this the bond is prepared, the penalty being double the duty on the quantity of goods named. Having been signed, the bond note is given back to the clerk, who then adds to it the detailed list of the goods he wishes to export, including the name of the import ship, and the marks and numbers of the packages to be taken, with their exact weight, the name of the importer; and the date of import.

The document is now taken to the warehouse where the goods are stored. Here it is compared with the official books; and, if found correct, authority is issued to the warehouse-keeper to deliver

the goods.

The revenue officers, however, do not relax their watchfulness over these goods. They must be conveyed only by a bonded and licensed carman or lighterman, and on arrival at the place where the export ship is loading, they must be again placed under the

care of the customs officers, who make such examination as is needed to satisfy themselves that they have not been tampered with, and generally keep an eye on them until they are safely shipped. Then a Shipping Bill is signed by the officers of the ship, countersigned by the customs, and forwarded to the export department at the Custom House as proof of the goods having been duly exported according to the tenor of the bond, which is thus dis-

charged. is another class of There goods exported, namely, drawback goods, or goods manufactured in the United Kingdom, on which excise duties are paid, principally spirits and malt liquors, or the raw material of which has paid customs duty on importation, chiefly snuff, manufactured tobacco, and cigars. As neither customs nor excise duties are payable on goods not consumed in the kingdom, it is needful to make provision for the repayment of duty which has already been paid under either of these heads. To secure this repayment, or drawback, notice is given to the Revenue officers of the intention to export any such goods. They are, in due course, placed in charge of the customs officers in attendance upon the exporting ship; a shipping bill is prepared and signed as for bonded goods; and, on production to the proper officers, either of customs or excise, of the certificate of exportation, a document known as a Debenture is handed to the exporter, which authorises the repayment of the amount of duty; hence the term drawback.

Free Goods, including, in official language, British and Irish produce and manufactures, foreign

goods free of duty, and foreign goods on which the duties have been paid, and are not to be drawn back, are exported without restriction, and of the goods themselves the customs officers take no heed. It is, however, required that, within six days of the clearance outward of the export ship, the exporter shall deposit with the customs a specification, or specifications, of the goods under this head which he has exported, British and foreign goods being given on separate documents. The particulars given must be in accordance with the Customs Export List, and these generally give the weights or measures, and always the value.

The Export List is an official document, with an appendix. It gives the particular description which must be used when exporting goods from the United Kingdom, as well as the denomination of weight or measure which must

be quoted.

This information is used for statistical purposes, and, to insure its being given, the broker of every ship leaving any port in the United Kingdom is required, under a penalty, to deposit with the customs, within six days of the ship's clearance outwards, a Manifest, which must contain full particulars of the whole of the cargo, giving names of shippers.

This the broker has to declare to the truth of, and if any goods shown in the manifest do not appear in the specifications, the Custom House authorities apply to the shipper to remedy the omission. On the other hand, if goods appear in the specifications, and not in the manifest, the broker can be called upon to explain. Repeated errors, through

Form of Bill of Lading.

"Shipped in good order and well conditioned by A. B., merchant, in and upon the good ship called X, whereof C. D. is master for this present voyage, now riding at anchor at Y, and bound for Z, five thousand bags of rice, being marked and numbered as in the margin, and are to be delivered in the like good order and well conditioned at the aforesaid port of Z (the act of God, the King's enemies, fire, machinery, boilers, steam, and all and every other dangers and accidents of the seas, rivers, and steam navigation of whatever nature and kind soever excepted) unto E. F. there or to his assigns, he or they paying freight for the said goods £x per ton of twenty cwts. net delivered with primage and average accustomed.

In witness whereof the Master or Purser of the said ship hath affirmed to three bills of lading of this tenor and date, the one of which bills being accomplished the other two to stand void.

Dated in W, Jan. 1st, 1902.

Weight and contents unknown.

Form of Charter-Party.

"London, Jan. 1st, 1902.

It is this day mutually agreed between A. B., owner of the good ship called X, of the measurement of n tons or thereabouts, now in the port of Y, whereof E. F. is master, and C. D. merchant, that the said ship being tight, staunch and strong, and in every way fitted for the voyage, shall, with all convenient speed, proceed to Z, or as near thereto as she may safely get, and there load in the usual and customary manner a full and complete cargo of lawful merchandise not exceeding what she can reasonably stow and carry over and above her tackle, apparel, provisions, and furniture; and shall therewith proceed to S, or as near thereto as she may safely get, and deliver the same in the usual manner agreeably to the bills of lading, the act of God, the King's enemies, restraint of princes and rulers, fire, and all and every other perils of the seas, rivers, and navigations of what nature and kind soever, throughout the voyage, being excepted. Freight to be paid upon the delivery of the cargo. The said C.D. to be allowed m days for the loading and unloading of the said ship, and m days on demurrage over and above the said lay days and time herein stated at £x sterling per day.

Penalty for non-performance of this agreement, fy."

carelessness, are met with a small fine; but purely unavoidable

mistakes are passed over.

The next business in the shipping of goods is the preparation of the Bill of Lading. This is, when signed, the actual representative of the goods. Bills of Lading are drawn in sets, the number in a set being at the option of the generally there are shipper; three, each of which bears a Revenue stamp value sixpence, but a greater or less number may be used; the number in the set being shown in the document itself. The stamped Bills of Lading are signed by the master of the ship, or by some one on his behalf; and, having been signed, they are handed to the shipper of the goods, as they are his property. With each set a copy, unstamped and unsigned, is furnished to the ship broker for the use of the master, and marked Master's Copy.

The particulars required to be given on a Bill of Lading are:—

- 1. The name of the shipper.
- 2. The name of the ship.
- 3. The name of the master.
- 4. The ports she is loading in and bound for.
- 5. Particulars of the goods, the quantity being written in words and not in figures.
- The name of the consignee, or person who is to receive the goods, and the rate, or amount of freight, and primage to be paid.
- 7. In the margin the distinguishing marks and numbers on the packages are fully set out, and, in the case of very large

shipments, when there is not room for all in the margin, the list must be continued on the back of the bill.

On page 94 is an example of a bill of lading.

Should the shipper, for any reason, not choose to give the name of the consignee on the face of the document, he may consign the goods to order, in which case he must, before parting with the Bill of Lading, endorse it, to make it available at the port of discharge. It need hardly be said that when a merchant is despatching goods by the same ship to several consignees, a separate set of Bills of Lading must be made for each separate shipment.

Between ship-owners and merchants there is, besides the agreement made in a Bill of Lading for the conveyance of goods against payment of freight, another and more special form of agreement called a Charter Party. a document in which is set out the terms made between the two parties, on the one side to let and on the other side to hire a ship for one or more voyages or for a time. This business of letting and hiring is called "chartering, the hirer is the "charterer," and the ship is "chartered." The business is effected through the medium of a broker, who is entitled for his trouble to a commission on the amount of freight agreed to be paid of 5 per cent., and he obtains also some other privileges with regard to the business of the ship.

As the great majority of shipowners are not merchants, and as the great majority of merchants are not ship-owners, and as the business of ship-owners is to carry the cargoes of merchants, this business of chartering is a very important one, and forms a very profitable part of the business of a ship-broker.

The chief items of this agreement are: the places between which the ship is to sail, the cargo to be carried, and the freight to be paid for the work. Minor items are the manner in which the freight is to be paid, the number of days called lay days, which the ship-owner is willing to allow his ship to remain in port for the purpose of loading and unloading, and the sum to be paid per day for any time she is detained by the charterer over and above the number of days This last payagreed upon. ment is called demurrage, and it should be collected, or at least demanded, by the master of the ship from the charterer or his agents day by day as it becomes dire.

The charterer of a ship is bound to provide sufficient cargo to load her, as owners always bargain for "a full and complete cargo," and the ship-owner, on his part, is bound to allow the charterer unencumbered use of the ship's hold. It is not, however, necessary that the whole cargo should be the actual property of the charterer, as he may allow others besides himself to ship part of it. He may, indeed, advertise her, to load as a general ship; that is, to take goods to the port or ports to which he has chartered the ship, for anybody who has goods to send, provided he keeps within the terms of his agreement. Should the charterer not be able to provide sufficient goods to make up a full cargo, he must, if the payment to the ship-owner is to be made at a rate per ton, pay him for as much cargo as

would fill the space left empty in the ship, which is called dead freight, but if he has agreed to pay a certain sum called a "lump sum," for the use of the ship, it is not material to the shipowner what empty space is left, provided only that his ship is loaded so as to be seaworthy, and this he is entitled to claim. A Charter Party is liable to a stamp duty of sixpence, which should be paid by affixing an adhesive stamp.

On page 95 is a common specimen of a Charter Party.

Hypothecation implies the surrender of certain goods or of a vessel as a pledge or mortgage. When any kind of property is hypothecated as a security for a debt, the property does not change hands, but remains in the possession of the debtor or borrower. This fact distinguishes an hypothecation from a pawn, in which the property is given up to the creditor or lender.

Hence, when a merchant pledges certain goods on board a ship, as security for a loan, they are said to be hypothecated; that is, the right to them is made over to a creditor; but they are not handed over to him, for they cannot be, because the vessel is on her voyage. Instead of the goods, the shipping documents concerning them are handed over to the creditor.

A Letter of Hypothecation consists of a printed form addressed to a bank; filled up with the particulars of the bill drawn and of the goods against which it is drawn; and empowering the bank to sell the specified goods if the drawee either refuses to accept the bill when it is presented to him or fails to honour it when it matures.

The following is a

Specimen of a Letter of Hypothecation

150, Leadenhall Street,
London, E.C.,
September 29, 1906.
To the Directors of
The Imperial Bank of
Australia, Ltd.,
Sydney.

Gentlemen,

We have negotiated through your London office a Bill drawn by us on Messrs. Osborne, Sons & Co., Sydney, for £317 3s. 3d., and, as security, have delivered with the said Bill shipping documents for the following goods:—

Invoice for 5 cases valued at

£578 15s. od.

Policy of Insurance All Risks for £600 payable in London.
Bill of Lading for 5 (C.S.&Co.)

cases, marked per ss. Kangaroo,
London to Sydney.

The Freight on which amounting to 430 os. Od. is paid by us.

These documents are to be given up on payment of the Bill. If the said Bill should suffer dishonour, we hereby authorise you to cause the said goods to be sold, such sale being for our account, at our risk, and subject to the usual charges for commission, and all incidental expenses.

We are, Gentlemen, Yours faithfully, Johnson, Thompson & Co.

FIDELITY INSURANCE

This is a contract by which the insurer becomes bound to make good the default of another. It is rather a species of guarantee than insurance. It must be in writing by reason of section 4 of the Statute of Frauds, and the memorandum must clearly state

all material particulars, names, dates, and so forth. All material facts ought to be disclosed, though mere non-disclosure, unless it is fraudulent, will not vitiate the contract, or, as it is generally termed, the policy. The premium may be paid either in a lump sum or by instalments. The rates of insurance vary according to the position and responsibility of the person whose fidelity is guaranteed, whilst his previous character, means, etc., are also taken into consideration in fixing the rate. Speaking generally, the rate may be said to vary from ios. to 48 per cent. An employer may obtain a policy guarantee-ing his entire staff. This policy is either a floating or a collective policy. Under the former the employer is secured against any loss limited by the full amount named in the policy, whether the defalcations are committed by any one member of the staff or by any number of them. Under the latter a particular amount is placed as a limit against the name of each individual member of the staff in a schedule annexed to the policy. The liability is then confined to the defalcations of any particular member. If a change is made in the staff, the necessary alteration is made by indorsing the policy.

Unless otherwise agreed the guarantee only continues as long as the duties of the office or appointment remain the same. Moreover, an employer cannot claim under a guarantee if he does something which is distinctly injurious to the interests of the insurer, e.g. regularly throws temptations in the way of his servant. But the insurer will not be discharged if an employer is merely passively in-

active. If, however, it is discovered by an employer that his servant has been guilty of any act of dishonesty, it is his duty to inform the insurer of the fact, and the latter is then entitled to withdraw from his contract.

FIRE INSURANCE

This is a contract of indemnity, almost invariably effected by joint-stock companies. The insurer undertakes, in consideration of the premium paid, to make good any loss or damage caused by fire during a specified time. The maximum amount which can be claimed is fixed by the parties and inserted in the policy, but this amount is not the measure of the loss. The loss can only be ascertained after a fire has occurred.

The period for which the insurance is effected is generally one year, and the policy is renewed annually by payment of another premium, the insurer generally allowing fifteen days, called days of grace, after the expiration of the year for the renewal of the policy.

The insured person must have an interest of a pecuniary nature in the subject matter of the contract. As a rule any existing right or interest amounts to an insurable interest. An owner can insure his own goods, a trustee the property which he holds in trust a common carrier the things which come into his possession in the ordinary course of his trade, and a pawnbroker his pledges.

The utmost good faith is required in filling the proposal form. The policy sets out the risks which are insured against. Fire policies vary greatly according to the nature of the property, or goods insured, and the exact con-

struction of each will depend upon the particular facts. As a general rule, in addition to the requirements of full disclosure and true description, in order to maintain the policy valid, the insured is bound—

I. Not to increase the risk subsequently to the granting of the policy by doing anything to the goods or to the building in which they are contained.

2. Not to remove the goods without the consent of the insurer.
3. Not to assign the goods otherwise than by will.

No policy is issued until after the first premium has been paid.

When a loss occurs, it is generally stipulated that notice shall be given to the insurance office within a certain time, accompanied by full particulars of the goods destroyed and an estimate of their value. This will then be a condition precedent to the insured's taking proceedings to recover the amount of the loss he has sustained. If the parties cannot agree, the dispute is commonly referred to arbitration.

As a person cannot recover more than the amount of his actual loss, limited as has been stated to the sum fixed by the policy, there is no advantage in effecting numerous insurances in various offices in excess of the total value of the property. If this is done, the insurance offices share the losses, each paying in proportion to the amount in-sured with them. Moreover, an sured with them. insurer is entitled to every right of the insured which arises upon the occurrence of the risk, and is independent of the insurance. This is called the "doctrine of subrogation." An example of this is furnished by the following A vendor had conillustration.

tracted with a purchaser for the sale of a house at a specified sum. The house had been insured by the vendor against fire, but the contract of sale contained no reference to the insurance. After the date of the contract, but before the date fixed for the completion of the sale, the house was damaged by fire, and the insurance company paid the amount of the damage to the vendor. The purchase was afterwards completed and the purchaser paid the agreed purchase money without any deduction on account of the damage caused by the fire. It was held that the vendor, having suffered no loss on the sale of the house, was bound to return the insurance money to the company. By an Act of 1774, it was pro-

vided when a building in the Metropolitan district is burnt down, any person interested—especially the insurance offices—may require the insurance money to be laid out in repairing or rebuilding the structure. By another Act of 1865, any damage occasioned by the Metropolitan Fire Brigade in the due execution of their duties shall be deemed to be damage by fire within the meaning of any policy of insurance against fire.

The rate of premium usually

The rate of premium usually charged on common risks is 1s. 6d. per cent., hazardous, 2s. 6d. per cent., and doubly hazardous, 4s. 6d. per cent.

The policy must bear a penny stamp, which may be an adhesive one.

FOREIGN COUNTRIES (STATISTICS OF)

Their area, population, and capital cities, together with the approximate time of transit between London and each capital.

| Country. | Area in sq. m. | Population. | Capital. | Time of Transit. |
|--------------------|----------------|-------------|----------------|---|
| ,, | | | 200 | Days, Hrs. |
| Abyssinia | 330,000 | | Adis Ababa . | 22 — |
| Afghanistan | 220,000 | | Cabul | Uncertain |
| Argentine Republic | | | Buenos Aires | 22 — |
| Austria and | 114,784 | 26,712,154 | Vienna | III |
| Hungary | 125,430 | 19,254,559 | Budapest . | I 18 |
| Baluchistan | 130,000 | 500,000 | | Uncertain |
| Belgium | 11,373 | 7,250,000 | Brussels | - 9 |
| Bolivia | 570,000 | 2,200,000 | Sucre | |
| Brazil | 3,218,166 | 16,000,000 | Rio de Janeiro | 17 |
| Bulgaria | 36,942 | 3,750,000 | Sofia | 3 — |
| Chile | 290,741 | 3,160,000 | Santiago | Via Panama, 34-39 days; via Buenos Aires and Andes, 22-28 days |
| Chinese Empire • | 4,000,000 | 419,000,000 | Pekin | { 39 |
| Colombia | | | | (rian Railway) |
| | 473,000 | 4,000,000 | Bogotá . · | 20 |
| Congo | 802,000 | 15,002,365 | Boma . • | 2I — |
| Costa Rica | 23,930 | 340,000 | San José . • | |
| Cuba | 36,000 | 1,750,000 | Havana | 12 — |

FOREIGN COUNTRIES (STATISTICS OF)—continued.

| Country. | Area in sq. m. | Population. | Capital. | Time of Transit. |
|---------------------------------------|----------------|-------------|----------------|---|
| | | | | Days. Hrs. |
| Denmark | 14,844 | 2,590,000 | Copenhagen . | I 12 |
| Ecuador | 120,000 | 1,270,000 | Quito | 24 - |
| Egypt | 12,970 | 9,734,405 | Cairo | 5 — (via Brindisi) |
| France | 207,218 | 39,252,245 | Paris | - 10 |
| French Colonies | 3,741,112 | 56,401,128 | L — | |
| German Empire | 208,694 | 60,605,183 | Berlin | - 23 |
| German Colonies | 1,024,354 | 13,000,000 | 1 | 1 |
| Greece | 24,977 | 2,433,806 | Athens | 4 — |
| A1- | | 1,800,000 | Guatemala . | 21-25 — |
| | | | Port-au-Prince | |
| Hayti | 29,000 | 1,400,000 | (The Hague | - 10 |
| Holland | 12,560 | 5,750,000 | Amsterdam . | 12 |
| Dutch Colonies . | 783,000 | 35,000,000 | | 1 |
| | 42,658 | 774,900 | Tegucigalpa . | 18-20 |
| | | | Rome | 2 — |
| Italy | 110,040 | 32,475,253 | rome · · | (38 - |
| Japan | 162,655 | 48,000,000 | Tôkiô | $\begin{vmatrix} 30 & - \\ 32 & - \end{vmatrix}$ (via |
| Japan | 102,033 | 40,000,000 | TOMO | Vancouver) |
| Liberia | 48,000 | 1,500,000 | Monrovia . | 22 — |
| Mexico | 767,005 | 13,545,462 | Mexico | 12 — |
| war in a second control of the second | 3,630 | 200,000 | Cettinie | 5 — |
| Morocco | 314,000 | 8,000,000 | Fez | 3-5 |
| Nepal | 54,000 | 5,000,000 | Katmandu | Uncertain |
| | | | | : [4] - [4] |
| Nicaragua | 51,660 | 450,000 | Managua . | 25 — 2 IO |
| Norway | | 2,311,527 | Christiania . | 17 — |
| Oman | 81,000 | 1,000,000 | Muscat | the state of the state of the state of the state of |
| Panama | 31,890 | 370,000 | Panama | 19 — |
| Paraguay | 145,400 | 650,000 | Asuncion | 10 P. C. |
| Persia | 630,000 | 9,000,000 | Teh(e)ran . | |
| | 37 kg (1871) | Maria de A | | (29 — (via |
| Peru | 500,000 | 4,000,000 | Lima |) Southampton |
| | . 2, | | |) 23 — (via |
| | | | | New York) |
| Portugal | 34,254 | 5,016,267 | Lisbon | 2 4 |
| Portuguese Colonies | | 9,216,700 | 1 | |
| Rumania | 50,702 | 6,150,000 | Bucharest . | 2 15 |
| Russian Empire | 8,379,044 | 135,000,000 | St. Petersburg | |
| Salvador | 13,177 | 900,000 | San Salvador | 32 — |
| Servia | 18,757 | 2,500,000 | Belgrade | 2 2 |
| Siam | 220,000 | 6,000,000 | Bangkok . | I — — |
| Spain | 196,173 | 18,607,674 | Madrid | r 18 |
| Sweden | 0-6 | 5,260,811 | Stockholm . | 2 - |
| Switzerland | 15,469 | 3,500,000 | Berne | I |
| Tripoli | 410,000 | 800,000 | Tripoli | |
| | | | | (3 — (ex- |
| | | | | nrece train) |
| Turkish Empire | 1,079,000 | 25,000,000 | Constantinople | 1 4 - (ordi- |
| | | | | nary train) |
| United States . | 3,622,933 | 85,000,000 | New York . | 7 — |
| U.S. Dependencies | 171,689 | 10,568,262 | | |
| Uruguay | 72,172 | 990,158 | Monte Video . | 21 — |
| Venezuela | 566,157 | 2,323,527 | Caracas | 17 — |
| , oncouring | 1 2001231 | W1043174/ | 1 | (- * |

HOLIDAYS AT PUBLIC OFFICES

England and Ireland

Banks of England and Ireland, and the Exchequer. Good Friday, Easter Monday, Whit-Monday, first Monday in August, Christmas Day, and December 26. If the last-named day falls on a Sunday, December 27 is a Bank Holiday. There is a special Bank Holiday for Ireland in addition, St. Patrick's Day, March 17.

Banks in Scotland. New Year's Day, Good Friday, first Monday in May, first Monday in August, and Christmas Day. In Edinburgh there are also special holidays—spring and autumn—on Easter Monday, and the third Monday in September; and in Glasgow there is a holiday on the second Saturday in July—Glasgow Fair Saturday.

Bank Transfer Offices. New Year's Day, Good Friday, Easter Monday, May 1, Whit-Monday, first Monday in August, November 1, Christmas Day, and Decem-

ber 26 or 27.

Inland Revenue Offices. Good Friday, Easter Monday, Whit-Monday, first Monday in August, King's Birthday, Christmas Day, and December 26 or 27. At Somerset House, Whit-Tuesday is also a holiday.

Stock Exchange. New Year's Day, Good Friday, Easter Monday, May I, Whit-Monday, first Monday in August, November I, Christmas Day, and December 26

or 27.

I.O.U.

An I.O.U. is an acknowledgment of indebtedness, or a memorandum of a debt. It is a contraction for "I owe you." In form it is generally something like the following:—

October 1, 1906.

To Joseph Brown.

OFFICE DESK BOOK

I.O.U. £50.

James Jones.

It is neither a receipt, an agreement, nor a negotiable instrument. It requires no stamp. In an action to recover money lent, the production of an I.O.U. by the plaintiff, signed by the defendant, is evidence that there is an account outstanding between the parties named in the document, but not of the amount of the indebtedness.

IMPORTING

The import into England of raw materials for manufactures is principally on consignment, that is, the actual property in the goods so imported remains with the exporter from the country of origin. For example, the wool of Australia is purchased from the flock masters by mercantile houses and companies in the principal Australian cities, and is by them shipped to England and European ports, where it is disposed of for their account. In numerous instances these houses have their branches here, which take charge of the wool and sell it.

On the other hand, goods exported from this country are, in the major part, shipments made by order of foreign and colonial houses which take, in the form of our goods, payment for the sup-

plies they send us.

It will be seen that, so far as mercantile houses in England are concerned, the form of their business is chiefly on commission, and, on the same terms, they purchase and despatch to foreign or colonial merchants such goods as the latter need. This results in

the constant exchange of Account Sales, Invoices, and Accounts Current.

The common course of business may be summarised as follows: On receipt of the bill of lading for a consignment, it becomes the duty of one of the clerks to acquaint himself with the probable date of arrival of the ship, and to keep a lookout for her when she is expected. On her arrival, the goods are landed for Customs House formalities, and taken in charge on behalf of the importer by one of the dock companies or wharfingers, selected by him, there being in London and all the principal ports particular warehouses for each description of goods imported.

The dock companies undertake the duty of weighing, measuring, gauging, sampling, and paring, in accordance with the requirements of the various trades, for which purpose they maintain large staffs of experts and specialists.

Having thus prepared the goods for sale with as much despatch as possible, various documents called Landing Accounts, Weight Accounts, Piling Accounts, etc., are furnished to the importer, and samples are at the same time sent either to him or to some persons whom he names to receive them on his behalf.

If the goods are free, that is, not liable to customs duty on importation, they are, after examination by the Customs House officers, left at the disposal of the importer, the subsequent operations being of no interest to the revenue authorities.

If, on the other hand, they are dutiable, all operations are watched and guarded. The weighing is done in the presence and under the actual direction of an officer

of customs; and, in the case of tobacco, the actual manipulation of the weights is carried out by a subordinate official.

Wines and spirits are gauged, the contents of the casks ascertained by measurement and calculation by an official gauger, who may be followed and his measurements checked by a clerk of the dock company on behalf of the merchant, these two agreeing afterwards.

In all cases the weights and measurements so taken are recorded by the customs officers, and these records become the official accounts of the goods, the importer being represented by the dock company's clerk, who also records weight and measures, from which the returns made to the merchant are compiled.

The Landing Accounts having been received, arrangements are made for the sale of the goods. The sale is almost invariably done through the agency of a broker. Various classes of produce have their special markets, each of which forms the centre round which the brokers dealing in the goods there sold assemble.

The Corn Exchange, in Mark Lane, is devoted to the sale of all sorts of cereals and agricultural seeds.

At the Commercial Sale Rooms, Mincing Lane, daily sales are held of all sorts of Colonial and East Indian produce, teas, coffee, sugar, spices, drugs, indigo, ivory, rum, jute, saltpetre, silk, and the numerous minor products of India and the East.

The Baltic, in Threadneedle Street, is devoted to the sale of oil seeds, such as linseed, rape seed, poppy seed, cotton seed, copra, or broken cocoanuts, and the African oil nuts, and of the

manufactured products of these seeds, namely, oils and oil cakes.

Wools are sold at the Wool Exchange, in Coleman Street, where the sales are held at regular intervals.

Green fruits are divided between Pudding Lane and Monument Yard, where the City fruit brokers have their sale rooms and offices, and Covent Garden, which now largely competes with the City market in the sale of this class of produce.

To the sale rooms of the brokers in these various localities the samples drawn by the dock companies, or wharfingers, are despatched, and there they are inspected by the numerous buyers who frequent the special markets.

The broker having effected the sale of goods placed with him, sends immediately Bought and Sold Notes to the buyer and seller respectively, setting forth all particulars of the goods sold with the prices obtained for them, and terms on which they have been sold, and the date of Prompt, that is, the date when the purchase is to be completed by the buyer paying for the goods and receiving in return the necessary documents to enable him to obtain possession of them.

In the meantime the importer has taken steps to obtain from the dock company, or other warehouse proprietor who has housed the goods, warrants for them.

A form of Warrant is given, and this is a document of special value; for it is the actual representative of the goods named on it, and, being transferable by indorsement, is a simple and effectual way of completing a sale. When once a warrant has been issued for goods, no delivery of them can be made from the wars-

house where they are lying unless this document, duly indorsed, is produced.

The warrants are made to suit the lots in which goods are sold. The warrants are indorsed, for such goods as have been sold, by the importer, in whose name they are made out, and, being indorsed, are handed to the broker, to be by him transferred to the purchaser of the goods.

The broker then makes out, and furnishes to his employer, an Account Sales, on which he shows all necessary particulars of the merchandise he has sold, with the price obtained and the amount realised. From this sum he deducts any expenses he may have incurred, or paid, on the goods named, and his brokerage. The sum remaining, being the net proceeds, is handed to the importer of the goods.

It will be seen, by reference to the Account Sales, that three First, gross, weights are given. which is the weight of the goods and the package which contains them, or any other article by which they are secured; secondly, tare and draft. Tare is the ascertained, or agreed, weight of the package and packing, whatever it may be; and draft is an allowance made to guard against any difference in weight which might occur between the time of the goods being weighed at landing and the date of prompt. The third, net, is the result of deducting tare and draft from gross, this last being the weight on which the price is calculated.

The rate per cent. charged for brokerage varies, both with the class of goods and the magnitude of the transactions. Sometimes it includes guarantee, or deleredere, in consideration of which

the broker undertakes that, in the event of the purchaser failing to take up and pay for the goods, he will pay for them, and take any loss that may occur, so that the importer of the produce may accept as final the Account Sales the selling broker renders, and may, without any feeling of anxiety, make use of it.

Should the purchaser of any lot, or lots, wish to take them up before the prompt, he is at liberty to do so, and he is then entitled to an allowance of interest on the purchase money for any time that is unexpired of the prompt; this is commonly taken at five per cent. per annum, and, however small the amount may be, is always sharply looked after.

Not unfrequently a broker, having produce placed with him for sale, is called upon to make his employer an advance of money on account of the proceeds, which he is always ready to do, of course charging interest for the accommodation, and deducting any sum so advanced from the net proceeds of the goods when paying the same over.

On receipt of the Broker's Account Sales, the first duty is to subject it to critical examination. The weights are compared with the landing accounts, the prices with the contract notes, and the various calculations are carefully checked to see that no errors have crept in or passed unnoticed in the broker's office.

The next duty is to prepare from the broker's account a Merchant's Account Sales, to be furnished to the original and actual proprietor of the goods, that is, the exporter from the place of origin. This will, so far as the broker's account goes, be a transcript of it; but as the home mer-

chant will have paid a variety of charges and expenses upon the goods in the shape of Freight, Dock Charges, Marine and Fire Insurance, he will add these to the charges made by the broker; and, finally adding his own commission to all, will deduct this increased amount of charges from the gross proceeds of the sale, and will show the final amount of net proceeds which is credited to his correspondent, the shipper of the goods, thus closing the transaction.

Freight is the charge made for conveyance of goods by sea, and is payable before the delivery of the goods, but as the precise amount cannot be ascertained until the merchandise is landed and weighed, it is the custom to take apayment on account, calculated approximately, and to settle the balance when the actual amount is ascertained.

An account for the freight of any parcel of goods is furnished as soon as practicable by the ship's broker to the consignee; and this, like all other accounts, must be critically examined, and its correctness ascertained before it is passed for payment.

Freight is calculated in many different ways; for example:—

 At a fixed sum agreed upon, as in the case of a steam boiler, or other bulky hollow article.

 At so much per ton of weight, as in the case of heavy goods, such as iron bars, steel rails, and similar articles.

3. At so much per ton of measurement, forty cubic feet constituting a ton by steamer, and fifty cubic feet being a ton by sailing vessel.

The freight under this head is calculated by finding the continued product of the length, breadth,

and depth of one packet in feet, and the largest fractions of a foot, and of the given number of packages of the same dimensions. The ton measurement system of freight is employed for light goods, such as textiles, hats, earthenware, and similar articles.

To the rate of freight, named in the bill of lading, an additional charge called Primage is almost invariably added, and is calculated at five or ten per cent. on the amount of freight. This charge has its origin in the practice of merchants paying to the masters and crews of ships a sum of money for their trouble in receiving and stowing the goods

shipped by them.

Dock Charges (and this general title includes all wharf and warehouse charges) are explained by their names; they are fixed on every particular class and description of goods, and a tariff of rates is published, showing what services the companies undertake to perform for the charges they make. They have, by law, a general right to retain goods in their possession until the charges due upon them are paid, but credit to good customers is not unknown.

For convenience, they open Deposit Accounts with their clients to the credit of which sums are paid from time to time, and against these charges falling due are placed as the bills are rendered.

Insurance, Marine and Fire, are respectively effected against loss, total or partial, by any accident at sea, technically by any "peril of the sea," which includes fire at sea, and against loss or damage by fire after the goods concerned are landed and placed in the warehouses on shore.

As the sea risk on goods begins as soon as they are put on board

the export ship, or, if they are to be water-borne, as soon as they are put into a barge for shipment, it is desirable that insurance should be effected before any risk attaches to them. Firms making regular and frequent shipments usually avail themselves of the possibility of having an open or general policy, covering risk by various ships between any ports named.

A shipper of goods may avail himself of one of two methods of effecting his insurance; he may employ a broker and have his shipment insured at Lloyd's; or he may go direct to one of the numerous marine insurance offices and insure it himself without the intervention of a broker at all.

Taking the first-named method. the broker, on receiving instructions, prepares a slip or simple memorandum, on which the particulars of the insurance to be effected are given. On this he states the rate of premium he is prepared to pay; or, if there is anything out of the ordinary way about the risk, he presents it to one of the underwriters he is in the habit of doing business with, and gets him to quote a rate, which, being agreed upon, he takes the slip round the room to his various underwriting friends, who, if they are disposed to join in the risk, mark on the slip the sum they will take, and initial it. This is called taking a line, and the slip, when the full sum is made up, becomes the temporary policy for the goods.

Specimen of Insurance Slip 24/9/1906. Batavia S.S. London to Calcutta,

> on Machinery Valued at £1,200, To cover all risks,

General Average as per Foreign Statement.

At 12s.

Baker Bros., £500.

Green & Son, £250.

Wm. Robinson, £250.

Thos. Gray, £200.

The broker then proceeds to make out the policy, which is duly presented to each underwriter who has taken a line, and they subscribe the policy, writing the amounts they are taking and adding their signatures. Underwriting is a matter of individual risk, and no firms are, as firms, engaged in the business; although, of course, the individual members of a firm or partnership may be.

The companies have their own forms of policy, differing slightly in words, but nothing in effect, and they also provide printed forms for the slips.

Both the underwriters at Lloyd's and the insurance companies allow a brokerage of 10 per cent. off the amount of the premium; and, when a broker is employed, he retains some agreed part of this as his remuneration. As already explained, the employment of a broker is necessary only for Lloyd's insurances.

The duty of insuring goods stored in public warehouses against loss by fire is one which devolves upon the owner of the goods, except in some few instances, where the dock and wharf rates include fire insurance for a time. Mercantile insurance is generally effected through agents, who make this their sole business. The rates charged are fixed by the companies which are associated together for this business, and they vary according as the goods to be insured are

only an ordinary risk, or are hazardous, etc.

A tariff of these rates is published by the association, which also employs and pays persons to make occasional inspection of the warehouses, and to take such steps as may be necessary to protect the companies against undue risk, such, for example, as having extra hazardous goods stowed in the same place with goods of a less hazardous nature, or in places on which only an ordinary rate of premium is being paid. The most hazardous articles of merchandise are vegetable fibres and grasses, which have the property of generating heat spontaneously, especially if they are in the least degree damp.

The practice with merchants is to take out policies covering the various warehouses in which they have goods placed for such a sum as will cover the value of the goods they generally have in hand at any one time, and to some one clerk the duty of attending to this "floating policy," as it is called, is delegated. duty entails daily watchfulness, to insure that the value of goods in the warehouses never exceeds, by any appreciable sum, the amount of the policy, as the rule of averages applies to these as to most other insurances.

For example, A. B. & Co. have tea, valued at £15,000, in the London Tea Warehouses with a policy floating over these places for £12,000. Should a fire break out in any one warehouse, destroying tea belonging to them to the value of £1,500, they could only recover, from the fire insurance companies, the proportion represented by their insurance, namely, £1,200. In other words, as they were only insured for

four-fifths of the value of their goods, they could only recover four-fifths of their loss.

The rates charged for these policies vary from four to five shillings to seventeen or eighteen shillings per cent., and a merchant holding such a policy repays himself for the outlay in premium, by charging a proportionate part to each lot of goods coming under it, according to their value, and the time they remain housed in his care.

In the event of any goods landed from a ship being damaged, an official of the dock company issues to the importer a certificate to that effect, showing the cause of damage. This may give rise to a claim against the ship if the damage arises from improper stowage or carelessness on the part of the master and crew, or against the insurers, if it occurs from a peril of the sea.

In either case, the selling broker or some other expert must be called upon to certify to the value of the sound goods, and the value in their damaged condition, and the difference between these values is the measure of loss for which a claim can be sustained against the party liable. It will be the duty of the clerk who is attending to a transaction to see that any amount received is duly accounted for in the Account Sales as part of the proceeds of the goods.

The Account Sales, having been completed and copied, is ready to be despatched to the person or firm interested in the goods. The details of dealing with various classes of goods differ slightly, but the main points have been described.

The first thing to be done on receiving a bill of lading is to as-

certain when the ship carrying the goods named on it is likely to arrive. This is done by inquiry at the office of the ship-broker, if the name of the broker is known; if not, careful watch must be kept of the arrival of ships reported in the shipping newspapers, which are always supplied in the office, so that, as soon as the ship arrives, the proper measures may be taken to take possession of the goods.

The first step with regard to the importation of goods is the entry of the importing ship at the Custom House, technically called Reporting. This is the act of the master of the ship, and it consists of handing to the proper officers at the report office in the Custom House, a detailed list of the cargo on board the ship, showing the marks and numbers on the packages; their contents, as far as possible; and, where known, the names of the consignees, or importers. This list is made in duplicate, and the copy is at once despatched from the report office to the Custom House officers at the place where the ship is to discharge her cargo.

The copy of the Report being received by the customs at the dock, or other place where the ship is to discharge her cargo, is by them again despatched to the officer at the station where she will be placed, who is thus put in possession of information as to the cargo she carries; and, unless goods are properly included in this list, they will not be allowed by the customs authorities to be delivered to the proprietors.

If any omission is made, the master is called upon to amend his report, and the Commissioners of Customs may, if they please, inflict a fine on the ship-master

for this neglect. This, however, is rarely done.

The master having reported his ship, it becomes the duty of the importer to "enter" his merchandise, each merchant, of course, entering his own goods quite independently either of the ship-owners or of any other persons who have goods in the same vessel.

Customs House Entries are of different descriptions, and are called by various names, depending upon the class of goods they include, and upon the purpose for which they are passed. Imports into the United Kingdom are divided into two classes, namely, goods which are liable to duty, commonly spoken of as Bonded Goods, and those on which no duty is levied, Free Goods, the latter forming by far the larger part of the imports, and all this class of goods is entered by means of Free Entries.

It is compulsory to give, on these documents, all such particulars of the goods as are required by the Government for statistical purposes. These requirements are given in a list, published by the Customs authority, called Import List, and, in making out entries, it is necessary to follow exactly the wording of this list; all particulars of number, measure, weight, gauge, and value required, must be given as accurately as possible, as entries are very critically examined, and any apparent incorrect description is queried by the customs officers in the statistical department, and repeated carelessness in this matter is almost certain to be punished by the infliction of a fine.

Two copies of the entry, officially known as a warrant and a

bill, are required; in the former all the quantities must be written in words at length, in the latter figures may be employed. Being properly prepared, and each entry being accompanied by a landing order, they may be passed either at the Custom House, Lower Thames Street, or at the various docks and other stations of the other British ports. The landing order, having been signed and stamped, is handed back to the person passing the entry, and is then taken to the officer at the station where the ship lies. The other documents are retained by the Custom House officials, and are sent by them to their proper destinations. On this entry the officers make their examination of the goods, taking care to satisfy themselves of the truthfulness of the transactions, and this being done, the goods are clear and at the disposal of the proprietors, the customs having no further interest in them.

Articles which are chargeable with duty are dealt with in a different manner. The entry for these, which is in some respects similar to that for free goods, is called a Warehousing Entry, the name of the dock, or other place to which they are to be conveyed, being shown at the top of the entry. The goods must be described in accordance with the Import List, and a certain amount of control is exercised by the customs authorities as to the places where particular classes of goods may be warehoused; for example, tea and tobacco must both be placed in separate warehouses apart from other goods. Wines and spirits are similarly restricted, and all places in which it is intended to house goods, prior to the payment of duty,

must be first surveyed and passed as suitable for the purpose by the proper officers from the Customs House. The removal of bonded goods from the side of the import ship is carried out under special conditions; the lightermen, removing them by water, and the carmen, removing them by land, being under heavy bonds to the customs for their due care of the goods entrusted to them; and only persons so "bonded" and licensed by the Commissioners of Customs may be employed.

The Import List is an official document printed for H.M. Stationery Office. It consists of a list and an appendix. In every instance in which any denomination of tale, weight, or measure is affixed to the name of any article in the Import List, the quantity of such article, with its value, is to be described under that denom-

ination.

The operation of passing these entries is precisely the same as that of passing entries for free goods. Generally, however, the necessary information for the purpose is given to the dock company, or warehouse-keeper, who is to take charge of the goods, and they undertake the duty.

Other forms of entry are as

follows :--

1. Prime is an entry for dutiable goods, and is used when it is desired to pay the duty as soon as the goods arrive, and without the expense of warehousing them.

2. Home Consumption Entries are required when it is intended to pay the duty on goods which are in the bonded warehouses, that they may be brought into consumption. Being duly prepared, the entry, consisting of one or two warrants and a bill as required for the special class

of goods, is deposited at a desk in the room of the Custom House set apart for this business, and the clerk proceeds to another office, called the Treasury, to

pay the duty.

3. A Bill of Sight, or Sight Entry, is a special form, used only when the importer has not received sufficient particulars to enable him to pass his entry in the ordinary way, and he requires to have a sight of the goods to enable him to do so. Under this entry an exhaustive examination of the whole parcel is made, and the goods are then entered under one or other of the previously named forms as may be necessary.

The last duty of the shipping clerk, with regard to import goods; would probably be the settlement of the amounts of dock or wharf charge payable. These are variable; the companies taking into consideration the value of the goods, and the amount of labour necessary to be expended upon them to prepare them for sale. A tariff of these rates is published and supplied to all mercantile

houses.

The description given above applies specially to the Port of London; and it may be here remarked that the system of control and ownership of the warehouses which exists in Liverpool is entirely different from that in vogue in London. The work which is generally performed by the dock companies in London is in Liverpool undertaken by a master porter, who represents the several consignees of each cargo.

In Liverpool, too, the Dock and Town Dues, inwards or outwards, must be paid before an entry for any goods can be accepted at the

Custom House there.

INCOME TAX

This tax takes the form of a poundage, levied upon incomes arising from property, professions, trades, offices, etc. At present it is is in the pound, with a reduction to od. in the case of incomes, not exceeding £2,000 per annum, arising from actual earnings. It is payable on all incomes above a certain amount derived from any source in the United Kingdom, whether by residents therein or not, and those derived from sources outside the United Kingdom, but received in the United Kingdom. It makes no difference whether the recipients are subjects or aliens.

For purposes of convenience taxable incomes are divided into five classes or schedules:—

Schedule A. Incomes from property in lands and buildings.
Schedule B. Incomes from the

occupation of certain lands.

Schedule C. Incomes by way of interest and dividends arising out of the public funds.

Schedule D. Incomes by way of profits from professions, trades, or other callings.

Schedule E. Incomes by way of annuities, salaries, etc., payable out of the revenue or the funds

of public companies.

The tax under Schedule A is payable by the owner of the property and is based upon the assessment of the annual value of the lands. Relief is given in certain cases in respect of this schedule to the extent of one-sixth of the assessment. Where the property consists of quarries or ironworks, gasworks, canals, docks, etc., the profit of the preceding year is taken as the basis for the calculation of the income tax; where it consists of mines, the

average profit of the five preceding years is the basis.

Under Schedule B the tax is payable in respect of the occupation of farms, etc., and a deduction of one-third of the annual value is allowed.

Under Schedule D a return must be made annually by traders and others showing their profits:—

r. Upon the annual average of the three preceding years, either ending on April 5 preceding the date of the return, or the date immediately preceding such April 5 to which the accounts of the trade, etc., have been made up.

2. If the trade, etc., has been set up or commenced within three years, upon the annual average from the date of the commencement of the same.

3. If the trade, etc., has been commenced within the year of assessment, the profits are to be estimated in accordance with the knowledge and belief of the person making the return, in which case the grounds upon which the amount has been estimated must be stated.

The deductions permitted to be made in the calculation of profits are fully set out in the forms supplied by the commissioners. They are in the main working expenses connected with the trade or profession of the person assessed for taxation.

Incomes not exceeding £160 are exempt from taxation. After £160, certain abatements are allowed, as follows:—

Abatement Income exceeding £160, not exceeding £400 . . £160 Ditto £400, Ditto £500 . £150 Ditto £500, Ditto £600 . £120 Ditto £600, Ditto £700 . £70

Above £700 there is no abate-

When the total joint income of a husband and wife does not exceed £500, a wife can separate her claim for exemption or abatement from that of her husband on account of profits derived from any business carried on by means of her own personal labour, provided the husband is assessable under Schedule D, and that his income is unconnected with the business of his wife. Premiums paid for the insurance of a husband or wife may be deducted from taxable income, if not exceeding one-sixth of it.

When a person has made a return of his income, and an objection is taken to such return by the Surveyor of Taxes, the latter may assess the income himself, and for that purpose he is empowered to examine the books, etc., of the income tax There are then two courses open to the payer if he objects to the assessment made by the Surveyor. He may appeal to the local commissioners of the district, or to the special commissioners at Somerset House.

Again, if the total income of any person is less than £150, or if the income is such as is entitled to any abatement, i.e. if it does not exceed £700 per annum, and is derived from interest on investments upon which the income tax is levied and paid before it comes into the hands of the recipient, the amount of the tax so overpaid may be reclaimed from the Income Tax Commissioners. Special forms of application are supplied by the local Surveyor of Taxes.

INHABITED HOUSE DUTY

This duty is levied on all houses of the annual value of £20 and upwards, which are not occupied solely for the purposes of any trade, calling, or profession by which the occupier earns his or her livelihood. It is the fact of residence that makes the house liable to this duty. But where a house is occupied by a caretaker, and the sole object of residence is the protection of the property, no duty is payable.

On any inhabited house, occupied as a farm-house, publichouse, coffee-shop, shop, warehouse, or lodging-house, the following duties are payable:

In the f

If the annual value is £20,
but does not exceed £40 2d.

Exceeds £40, but does not
exceed £60 4d.

Exceeds £60 6d.

Other houses, not included in the list, and dwellings let as flats, pay duties of 3d., 6d., and 9d. respectively.

INTEREST

Interest is money paid for the use of money. It is generally calculated at a certain rate per annum. The money lent is called the principal. The sum per cent. or per hundred agreed upon is the rate of interest.

Simple interest is computed upon the principal only and is invariable. Compound interest is calculated upon the principal and upon any interest which has accrued due and has not been paid. Compound interest is not favoured by law, since it is the duty of a creditor to demand his interest

as soon as it becomes due. But in the calculation of annuities, and also in estimating the premiums to be paid for life insurance, compound interest is to be taken into consideration, since the use of the money is confided to the various companies who transact this kind of business.

Time at which Money doubles itself at Interest. (a) Simple Interest. Divide 100 by the

rate per cent. The quotient gives the number of years.

(b) Compound Interest. Divide 70 by the rate per cent. The quotient gives the number of years.

This is a ready method of calculation, and the result will be sufficiently accurate for all general purposes. More correctly it is as follows, calculating from 1 to 10 per cent:—

| late per cent. | Simple Interest. | C | Compound Interest. | | | | |
|-------------------|------------------|---------|--------------------|------|--|--|--|
| 2 | 50 years | 35 | | day | | | |
| 21/2 | 40 ,, | 28 | ,, 26 | days | | | |
| 3 | 33 " 4 mo | | ,, іб4 | 29 | | | |
| 31/2 | 28 ,, 208 day | 7S 20 | » 54 | | | | |
| 4 | 25 ,, | 17 | ,, 246 | - 23 | | | |
| 4 4½ 5 6 | 22 "81 day | rs 15 | ,, 273 | 77 | | | |
| 5 | 20 ,, | 14 | » 75 | ** | | | |
| 6 | 16 "8 mo | | ,, 327 | 77 | | | |
| 7 | 14 ,, 104 day | s io | ,, 89 | | | | |
| 8 | 121 ,, | 9 | ,, 2 | | | | |
| 9 - | II " 40 day | s 9 | ,, 16 | | | | |
| 10 | 10 " | 7 | ,, IOO | .,, | | | |

Simple Interest Table. The following table shows how to calculate the simple interest on any amount at any rate of interest for any number of days. The interest is calculated upon £100 at 2 %, 3 %, 4 %, and 5 %. To find the interest at any other rate, multiples or parts of each of these must be taken. Thus for 2½ %, take 2 % and add one-fourth of the same. For 114 % add 5 %, 4 %, 2 %, and one-eighth of 2 %.

Examples:-

(a) What is the simple interest on £55 for 135 days at 4½%?
£ s. d.

On £100 for 135 days
at 4% the interest is 1 9 ;
On £100 for 135 days

at ½ % the interest is 0 3 8¼ (i.e. one-fourth of 2 %)

£1 13 34

... the interest on £55 is $\frac{5.5}{100}$ × £1 13s. $3\frac{1}{4}d$. — 18s. $3\frac{1}{2}d$.

(b) Find the simple interest on £150 for 120 days at 3½ %.

£ s. d.
On £100 for 120 days
at 3 % the interest is 0 19 8\frac{3}{4}
On £100 for 120 days
at \frac{1}{4} % the interest is 0 1 7\frac{3}{4}
(i.e. one eighth of 2%)

£1 1 4½

: the interest on £150 is $\frac{150}{100}$ \times £1 is. $4\frac{1}{2}d$. - £1 is. $0\frac{3}{4}d$.

Interest on £100 at 2%, 3%, 4% and 5% for any number of days from 1 to 365 calculated to the nearest farthing.

| Days. | 2% | 3 % | 4 % | 5 % |
|--|---|--|---|-------|
| \$8 \$9 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77 78 | \$\frac{d}{2} \\ \frac{d}{4} \\ \frac{1}{4} \\ \frac | ## S. d. 0 6 3 0 6 5 0 6 7 0 6 9 0 6 11 0 7 04 0 7 44 0 7 64 0 7 88 0 8 04 0 8 04 0 8 04 0 8 04 0 8 04 0 8 04 0 8 04 0 9 04 0 9 04 0 9 04 0 9 04 0 10 04 0 10 04 0 10 04 0 11 04 0 11 04 0 11 04 0 11 04 0 11 04 0 11 04 0 11 06 0 11 8 0 11 10 0 12 0 0 12 6 0 12 8 0 12 10 | \$\frac{\psi}{s}\$ s. \$\frac{d}{a}\$. 0 8 4 0 8 6\frac{1}{2}\$ 0 8 9\frac{1}{4}\$ 0 8 11\frac{3}{4}\$ 0 9 2\frac{1}{2}\$ 0 9 70\frac{3}{4}\$ 0 10 1 0 10 3\frac{3}{4}\$ 0 10 1 7\frac{1}{2}\$ 0 11 10 0 12 0\frac{3}{4}\$ 0 11 7\frac{1}{2}\$ 0 11 10 0 12 0\frac{3}{4}\$ 0 12 11\frac{1}{4}\$ 0 12 12 6 0 12 11\frac{3}{4}\$ 0 13 13 4\frac{1}{2}\$ 0 13 13 4\frac{1}{2}\$ 0 13 13 4\frac{1}{2}\$ 0 14 3 13 0 14 5\frac{1}{4}\$ 0 14 5\frac{1}{4}\$ 0 15 6\frac{3}{4}\$ 0 14 11 0 15 1\frac{1}{2}\$ 0 16 0 2\frac{3}{4}\$ 0 16 10\frac{1}{2}\$ 0 16 10\frac{1}{2}\$ 0 16 10\frac{1}{2}\$ 0 16 10\frac{1}{2}\$ 0 17 1\frac{1}{4}\$ | S. d. |

| Days | 2% | 3% | 4% | 5 % |
|---|---|---|--|--|
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| Days. | 2% 3% | | 4% | 5 % | |
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| Days. | 2 % | 3% | 4% | 5 % |
|--|--|--|--|---|
| Days. 325 326 327 328 329 330 331 332 338 334 335 336 337 338 339 340 341 342 343 344 345 346 347 348 349 350 351 352 353 354 355 356 357 358 359 360 361 | \$\frac{s}\$. \$\frac{d}{d}\$. 1 15 7\frac{1}{2}\$ 1 15 8\frac{3}{4}\$ 1 15 10 1 15 11\frac{1}{4}\$ 1 16 0\frac{3}{4}\$ 1 16 3\frac{4}{4}\$ 1 16 4\frac{4}{4}\$ 1 16 6 7\frac{1}{4}\$ 1 16 8\frac{1}{2}\$ 1 16 10 1 16 11\frac{1}{4}\$ 1 16 10 1 16 11\frac{1}{4}\$ 1 17 1\frac{3}{4}\$ 1 17 1\frac{3}{4}\$ 1 17 1 1 1 18 1\frac{3}{4}\$ 1 17 11 1 18 0\frac{4}{4}\$ 1 18 3 1 18 4\frac{1}{4}\$ 1 18 5\frac{1}{2}\$ 1 18 11 1 18 0\frac{1}{4}\$ 1 18 18 1 18 9\frac{1}{2}\$ 1 18 11 1 19 0\frac{1}{4}\$ 1 19 0\frac{1}{4}\$ 1 19 5\frac{1}{2}\$ 1 19 5\frac{1}{2}\$ 1 19 5\frac{1}{2}\$ | 3 % £ s. d. 2 13 5 2 13 7 2 13 9 2 13 11 2 14 1 2 14 3 2 14 5 2 14 5 2 14 5 2 14 7 2 14 9 2 14 11 2 15 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | \$\frac{s}\$. \$\frac{d}{a}\$\$ \$\frac{3}{3}\$ \text{ II } 2\frac{3}{4}\$ \$\frac{1}{3}\$ \text{ II } 5\frac{1}{2}\$ \$\frac{1}{3}\$ \text{ II } 10\frac{3}{4}\$ \$\frac{3}{3}\$ \text{ II } 10\frac{3}{4}\$ \$\frac{3}{3}\$ \text{ I2 } 6\frac{1}{2}\$ \$\frac{3}{3}\$ \text{ I2 } 6\frac{1}{2}\$ \$\frac{3}{3}\$ \text{ I2 } 2\frac{1}{4}\$ \$\frac{3}{3}\$ \text{ I2 } 1\frac{1}{4}\$ \$\frac{3}{3}\$ \text{ I3 } 5\frac{3}{4}\$ \$\frac{3}{3}\$ \text{ I3 } 10\frac{1}{2}\$ \$\frac{3}{3}\$ \text{ I4 } 1\frac{2}{4}\$ \$\frac{3}{3}\$ \text{ I4 } 1\frac{2}{4}\$ \$\frac{3}{3}\$ \text{ I4 } 1\frac{2}{4}\$ \$\frac{3}{3}\$ \text{ I5 } 10\frac{2}{4}\$ \$\frac{3}{3}\$ \text{ I5 } 10\frac{2}{3}\$ \$\frac{3}{3}\$ \text{ I6 } 6\frac{1}{4}\$ \$\frac{3}{3}\$ \text{ I6 } 6\frac{1}{4}\$ \$\frac{3}{3}\$ \text{ I6 } 1\frac{1}{4}\$ \$\frac{3}{3}\$ \text{ I6 } 1\frac{1}{4}\$ \$\frac{3}{3}\$ \text{ I7 } 7\frac{2}{3}\$ \$\frac{3}{3}\$ \text{ I6 } 1\frac{1}{4}\$ \$\frac{3}{3}\$ \text{ I7 } 7\frac{2}{3}\$ \$\frac{3}{3}\$ \text{ I8 } 3\frac{1}{3}\$ \$\frac{1}{3}\$ \text{ I8 } 3\frac{1}{3}\$ \$\frac{3}{3}\$ \text{ I8 } 3\frac{1}{3}\$ \$\frac{1}{3}\$ \text{ I1 } 1\frac{1}{3}\$ \$\frac{1}{3}\$ | 5 % £ s. d. 4 9 0½ 4 9 3¾ 4 9 7 4 9 10½ 4 10 1½ 4 10 8¼ 4 10 11½ 4 11 2¾ 4 11 6 4 11 9½ 4 12 0¾ 4 12 7½ 4 13 1½ 4 13 5 4 13 8½ 4 13 11¾ 4 14 6¼ 4 14 9½ 4 15 0¾ 4 15 0¾ 4 16 5¼ 4 16 5¼ 4 16 11¾ 4 17 3½ 4 17 6½ 4 17 9¾ 4 18 17 4 18 4½ 4 18 7½ 4 18 11 |
| 362 363 364 365 | 1 19 $6\frac{3}{4}$ 1 19 8 1 19 $9\frac{1}{2}$ 1 19 $10\frac{3}{4}$ 2 0 0 | 2 19 44 2 19 6 2 19 8 2 19 10 3 0 0 | $\begin{array}{cccccccccccccccccccccccccccccccccccc$ | 4 19 2½ 4 19 5½ 4 19 8¾ 5 0 0 |

Day Calculating Table. From this table it is possible to calculate the number of days from any one date to any other. If there are more than two consecutive years to be considered, 365 days must be added for each year, with an additional one day for leap year, whenever it occurs. Examples:—

(a) Find the number of days between September 14, 1905, and December 20, 1906.

From Table II the number of days from January 1, 1905, to December 20, 1906, is 719.

From Table I the number of days from January 1, 1905, to September 14, 1905 is 257.

... number of days required is 719-257 = 462, i.e. I year and 97 days.

(b) What is the interest on £75 from December 15, 1905, to June 24, 1906, at 5%?

First calculate the number of days as in the last example, 540-349=191.

From the Simple Interest Table above the interest is

 $\frac{75}{100} \times £2$ 12s, 4d. — £1 19s, 3d.

Tables for ascertaining number of days between any two days within two years

TABLE I

| LABLE L | | | | | | | | | | | | |
|---------|-------------|------|------------|------|------|-------|-------|------|-------|------|--------------|------|
| Day | Jan. | Feb. | Mar. | Apr. | May. | June. | July. | Aug. | Sept. | Oct. | Nov. | Dec |
| 1 | ī | 32 | 69 | 91 | 121 | 152 | 182 | 213 | 244 | 274 | 305 | 335 |
| 2 | 2 | -33 | 6 1 | 92 | 122 | 153 | 183 | 214 | 245 | 275 | 306 | 336 |
| 8 | 3 | 34 | 62 | 93 | 123 | 154 | 184 | 215 | 246 | 276 | 307 | 337 |
| 4 | | 35 | 63 | 94 | 124 | 155 | 185 | 216 | 247 | 277 | 308 | 338 |
| 5 | 5 | 36 | 64 | 95 | 125 | 156 | 186 | 217 | 248 | 278 | 309 | 339 |
| 6 | 4 5 6 | 37 | 65 | 96 | 126 | 157 | 187 | 218 | 249 | 279 | 310 | 340 |
| 7 | 7 | 38 | 66 | 97 | 127 | 158 | 188 | 219 | 250 | 280 | 311 | 34.3 |
| 8 | 8 | 39 | 67 | 98 | 128 | 159 | 189 | 220 | 251 | 281 | 312 | 342 |
| 9 | 9 | 40 | 68 | 99 | 129 | 160 | 190 | 221 | 252 | 282 | 313 | 343 |
| LO | ro | 4.1 | 69 | 100 | 130 | 161 | 191 | 222 | 253 | 283 | 3 1 4 | 344 |
| i | II | 42 | 70 | IOI | 131 | 162 | 192 | 223 | 254 | 284 | 315 | 345 |
| 12 | 12 | 43 | 71 | 102 | 132 | 163 | 193 | 224 | 255 | 285 | 316 | 34.6 |
| 13 | 13 | 44 | 72 | 103 | 133 | 164 | 194 | 225 | 256 | 286 | 317 | 342 |
| 14 | 14 | 45 | 73 | 104 | 134 | 165 | 195 | 226 | 257 | 287 | 318 | 34 |
| 15 | 15 | 46 | 74 | 105 | 135 | 166 | 196 | 227 | 258 | 288 | 319 | 349 |
| 16 | 16 | 47 | 75 | 106 | 136 | 167 | 197 | 228 | 259 | 289 | 320 | 359 |
| 17 | 17 | 48 | 76 | 107 | 137 | 168 | 198 | 229 | 260 | 290 | 321 | 35 |
| 18 | 18 | 49 | 77 | 108 | 138 | 169 | 199 | 230 | 261 | 291 | 322 | 35 |
| 9 | 19 | 50 | 77 78 | 109 | 139 | 170 | 200 | 231 | 262 | 292 | 323 | 35. |
| 20 | 20 | 51 | 79 | IIO | 140 | 171 | 201 | 232 | 263 | 293 | 324 | 35- |
| ī | 21 | 52 | 80 | III | 141 | 172 | 202 | 233 | 264 | 294 | 325 | 350 |
| 22 | 22 | 53 | 8r | 112 | 142 | 173 | 203 | 234 | 265 | 295 | 326 | 35(|
| 23 | 23 | 54 | 82 | 113 | 143 | 174 | 204 | 235 | 266 | 296 | 327 | 35 |
| 4 | 24 | 55 | 83 | 114 | 144 | 175 | 205 | 236 | 267 | 297 | 328 | 35 |
| 35 | 25 | 56 | 84 | II5 | 145 | 176 | 206 | 237 | 268 | 298 | 329 | 359 |
| 26 | 26 | 57 | 85 | 116 | 146 | 177 | 207 | 238 | 269 | 299 | 330 | 360 |
| 27 | 27 | 58 | 86 | 117 | 147 | 178 | 208 | 239 | 270 | 300 | 33I | 361 |
| 28 | 28 | 59 | 87 | 118 | 148 | 179 | 209 | 240 | 271 | 301 | 332 | 362 |
| 29 | 29 | 1 | 88 | 119 | 149 | 180 | 210 | 241 | 272 | 302 | 333 | 363 |
| 30 | 30 | I — | 89 | 120 | 150 | 181 | 211 | 242 | 273 | 303 | 334 | 364 |
| 81 | 31 | 1 | 90 | | 151 | | 212 | 243 | | 304 | | 365 |

| TABLE II | | | | | | | | | | | | |
|----------|------|------|-------|------|------|-------|-------|------|-------|------|------|------------|
| Day. | Jan. | Feb. | Mar. | Apr. | May. | June. | July. | Aug. | Sept. | Oct. | Nov. | Dec. |
| 1 | 366 | 397 | 425 | 456 | 486 | 517 | 547 | 578 | 609 | 639 | 670 | 700 |
| 2 | 367 | 398 | 426 | 457 | 487 | 518 | 548 | 579 | 610 | 640 | 671 | 701 |
| 3 | 368 | 399 | 427 | 458 | 488 | 519 | 549 | 580 | 611 | 641 | 672 | 702 |
| 4 | 369 | 400 | 428 | 459 | 489 | 520 | 550 | 58I | 612 | 64.2 | 673 | 703 |
| 5 | 370 | 401 | 429 | 460 | 490 | 521 | 55I | 582 | 613 | 643 | 674 | 704 |
| 6 | 371 | 402 | 430 | 461 | 491 | 522 | 552 | 583 | 614 | 644 | 675 | 705 |
| 7 | 372 | 403 | 43I | 462 | 492 | 523 | 553 | 584 | 615 | 645 | 676 | 706 |
| 8 | 373 | 404 | 432 | 463 | 493 | 524 | 554 | 585 | 616 | 646 | 677 | 707 |
| 9 | 374 | 405 | 433 | 464 | 494 | 525 | 555 | 586 | 617 | 647 | 678 | 708 |
| 10 | 375 | 406 | 434 | 465 | 495 | 526 | 556 | 587 | 618 | 648 | 679 | 709 |
| 11 | 376 | 407 | 435 | 466 | 496 | 527 | 557 | 588 | 619 | 649 | 680 | 710 |
| 12 | 377 | 408 | 436 | 467 | 497 | 528 | 558 | 589 | 620 | 650 | 681 | 711 |
| 18 | 378 | 409 | . 437 | 468 | 498 | 529 | 559 | 590 | 621 | 651 | 682 | 712 |
| 14 | 379 | 410 | 438 | 469 | 499 | 530 | 560 | 591 | 622 | 652 | 683 | 713 |
| 15 | 380 | 411 | 439 | 470 | 500 | 53I | 56x | 592 | 623 | 653 | 684 | 714 |
| 16 | 38I | 412 | 440 | 471 | 501 | 532 | 562 | 593 | 624 | 654 | 685 | 715 |
| 17 | 382 | 413 | 44I | 472 | 502 | 533 | 563 | 594 | 625 | 655 | 686 | 716 |
| 18 | 383 | 414 | 442 | 473 | 503 | 534 | 564 | 595 | 626 | 656 | 687 | 717 718 |
| 19 | 384 | 415 | 443 | 474 | 504 | 535 | 565 | 596 | 627 | 657 | | |
| 20 | 385 | 416 | 444 | 475 | 505 | 536 | 566 | 597 | 628 | 658 | 689 | 719 |
| 21 | 386 | 417 | 445 | 476 | 506 | 537 | 567 | 598 | 629 | 659 | 690 | 720 721 |
| 22 | 387 | 4.18 | 446 | 477 | 507 | 538 | 568 | 599 | 630 | 660 | 691 | |
| 28 | 388 | 419 | 447 | 478 | 508 | 539 | 569 | 600 | 631 | 661 | 692 | 722 |
| 24 | 389 | 420 | 448 | 479 | 509 | 540 | 570 | 601 | 632 | | 693 | 723 |
| 25 | 390 | 421 | 449 | 480 | 510 | 541 | 57I | 602 | 633 | 663 | 694 | 724 |
| 26 | 391 | 422 | 450 | 48I | 511 | 542 | 572 | 603 | 634 | 664 | 695 | 725 726 |
| 27 | 392 | 423 | 451 | 482 | 512 | 543 | 573 | 604 | 635 | 666 | 696 | 727 |
| 28 | 393 | 424 | 452 | 483 | 513 | 544 | 574 | 605 | 636 | 667 | 697 | 728 |
| 29 | 394 | 1 - | 453 | 484 | 514 | 545 | 575 | 606 | 637 | 668 | 699 | 729 |
| 80 | 395 | | 454 | 485 | 515 | 546 | 576 | 608 | 430 | 669 | 099 | 730 |
| 81 | 396 | | 455 | | 516 | - | 577 | 000 | 1. | 009 | | /50 |

In leap year one day must be added after February 28.

Compound Interest

TABLE I

This table shows the amount to which £1 accumulates at different percentages for any number of years from 1 to 60, correct to four places of decimals. From the table it will be possible to calculate the amount of any sum at any of the six rates of interest here given for any number of years up to 60, and also at other rates by means of multiplication or division. Examples:-

which £50 will accumulate at compound interest in 15 years at 3½%?

£1 in 15 years at $3\frac{1}{2}\%$ amounts to £1.6753.

∴ £50 will amount to 1.6753 \times 50 – £83.765, i.e. £83 15s. $3\frac{1}{2}d$.

(b) What sum of money, invested at compound interest at 4%, will amount to £1,000 in 25 vears?

£1 in 25 years at 4% amounts to £2.66658.

... sum required is 1,000 ÷ $2.6658 - £375 2s. 5\frac{1}{2}d.$

(c) A father wishes to provide a (a) What is the amount to sum of £1,000 for his son when

the latter reaches the age of 21. What sum must he invest, at $2\frac{1}{2}\%$, at the child's birth, to secure this amount?

LI in 21 years at $2\frac{1}{2}\%$ amounts to £1.6796.

Sum required is 1,000 ÷ 1.6796 — £595 78. 7d.

TABLE I

| Years. | 2½ per cent. | 3 per cent. | 3½ per cent. | 4 per cent. | 4½ per cent. | 5 per cent. | Years |
|----------|------------------|------------------|--------------|------------------|------------------|------------------|----------|
| 1 | 1.0250 | 1.0300 | 1.0350 | 1.0400 | 1.0450 | 1.0500 | 1 |
| 2 | 1.0506 | 1.0609 | 1.0712 | 1.0816 | 1.0920 | 1.1025 | 2 |
| 8 | 1.0769 | 1.0927 | 1.1087 | 1.1249 | 1.1412 | 1.1576 | 3 |
| 4 | 1.1038 | 1.1256 | 1.1475 | 1.1699 | 1.1925 | 1.2155 | 4 |
| 5 | 1.1314 | 1.1593 | 1.1877 | 1.2167 | 1.2462 | 1.2763 | 5 |
| 8 | 1.1597 | 1.1941 | 1.2293 | 1.2653 | 1.3023 | 1.3401 | 8 |
| 7 | 1.1887 | 1.2299 | 1.2723 | 1.3159 | 1.3609 | 1.4071 | 7 |
| 8 | 1.2184 | 1.2668 | 1.3168 | 1.3686 | 1.4221 | x·4775 | 8 |
| 9 | 1.2489 | 1.3048 | 1.3629 | 1.4233 | 1,4861 | 1.5513 | 9 |
| 10 | 1.5801 | 1.3439 | 1.4106 | 1.4802 | 1.5530 | 1.6289 | 10 |
| 11 | 1.3121 | 1.3842 | 1.4510 | 1.5395 | 1.6229 | 1.7103 | 11 |
| 12 | 1.3449 | 1.4258 | 1.5111 | 1.0010 | 1.6959 | 1.7959 | 12 |
| 13 | 1.3785 | 1.4685 | 1.5640 | 1.6651 | 1.7722 | 1.8856 | 18 |
| 14 | 1.4130 | 1.5126 | 1.6187 | 1.7317 | 1.8519 | 1.9799 | 14 |
| 15 | 1.4483 | 1.5580 | 1.6753 | 1.8009 | I-9353 | 2.0789 | 15 |
| 16 | 1.4845 | 1.6047 | 1.7340 | r·8730 | 2.0224 | 2.1829 | 16 |
| 17 | 1.5216 | 1.6528 | 1-7947 | I-9479 | 2.1134 | 2.2920 | 17 |
| 18 19 | 1.5597 | 1.7024 | 1.8575 | 2.0258 | 2.2085 | 2.4066 | 18 |
| 20 | 1.5987 1.6386 | 1.7535 1.8061 | 1-9225 | 2·1068 2·1011 | 2·3079 2·4117 | 2·5270 2·6533 | 19 20 |
| 21 | 1.6796 | 1.8603 | 2.0594 | 2:2788 | 2:5202 | 2.7860 | 21 |
| 22 | 1.7216 | 1.0161 | 2.1315 | 2.3699 | 2.6337 | 2.0253 | 22 |
| 23 | 1.7646 | 1.9736 | 2.2061 | 2.4647 | 2.7522 | 3.0715 | 23 |
| 24 | 1.8087 | 2.0328 | 2.2833 | 2.5633 | 2.8760 | 3.2251 | 24 |
| 25 | 1.8539 | 2.0038 | 2.3632 | 2.6658 | 3.0054 | 3.3864 | 25 |
| 26 | 1.9003 | 2:1566 | 2.4460 | 2.7725 | 3.1407 | 3.5557 | 26 |
| 27 | 1.9478 | 2.2213 | 2.5316 | 2.8834 | 3.2820 | 3.7335 | 27 |
| 28 | 1.9965 | 2.2879 | 2.6202 | 2.9987 | 3.4297 | 3.9201 | 28 |
| 29 | 2:0464 | 2.3566 | 2.7119 | 3.1187 | 3:5840 | 4.1161 | 29 |
| 30 | 2.0976 | 2.4273 | 2-8068 | 3*2434 | 3.7453 | 4.3219 | 80 |
| 31 | 2:1500 | 2 5001 | 2:9050 | 3.3731 | 3.9130 | 4.5380 | 81 |
| 82 | 2.2038 | 2.5751 | 3-0067 | 3.5081 | 4.0900 | 4.7649 | 82 |
| 33 | 2.2589 | 2.6523 | 3.1116 | 3-6484 | 4 2740 | 5.0032 | 83 |
| 84 | 2.3153 | 2.7319 | 3.2209 | 3.7943 | 4.4664 | 5.2533 | 84 |
| 85 | 2:3732 | 2.8139 | 3.3336 | 3.9461 | 4.6673 | 5.5161 | 85 |
| 36 | 2.4325 | 2.8983 | 3.4503 | 4.1039 | 4.8774 | 5-7918 | 86 |
| 37 | 2.4933 | 2.9852 | 3.5710 | 4.2681 | 5.0969 | 6.0814 | 37 |
| 88 | 2.5557 | 3.0748 | 3.6960 | 4.4388 | 5.3262 | 6.3855 | 88 |
| 39 40 | 2:6196 | 3.1670 | 3.8254 | 4.6164 | 5.5659 | 6.7048 | 89 |
| 40 | 2-6851 | 3-2620 | 3*9593 | 4-8010 | 5.8164 | 7.0400 | 40 |
| 41 | 2.7522 | 3:3599 | 4-0978 | 4.9931 | 6.0781 | 7.3920 | 41 |
| 42 | 2.8210 | 3.4607 | 4-2413 | 5.1928 | 6.3516 | 7-7616 | 42 |

TABLE I-continued.

| Years. | zł per cent. | 3 per cent. | 3½ per cent. | 4 per cent. | 41 per cent. | 5 per cent. | Years |
|--|--|--|--|--|--|--|--|
| 43 44 45 46 47 48 49 50 | 2.8915 2.9638 3.0379 3.1139 3.1917 3.2715 3.3533 3.4371 | 3.5645 3.6715 3.7816 3.8950 4.0110 4.1323 4.2562 4.3839 | 4·3897 4·5433 4·7024 4·8669 5·0373 5·2136 5·3961 5·5849 | 5:4005 5:6165 5:8412 6:0748 6:3178 6:5705 6:8333 7:1067 | 6-6374 6-9361 7-2482 7-5744 7-9153 8-2715 8-6437 9-0326 | 8·1497 8·5572 8·9850 9·4343 9·9060 10·4013 10·9213 11·4674 | 43 44 45 46 47 48 49 50 |
| 51 52 53 54 55 56 57 58 59 | 3-5230 3-6111 3-7013 3-7939 3-8887 3-9859 4-0856 4-1877 4-2924 4-3997 | 4.5154 4.6508 4.7904 4.9341 5.0821 5.2346 5.3916 5.5534 5.7200 5.8916 | 5-7803 5-9827 6-1920 6-4088 6-6331 6-8652 7-1055 7-3542 7-6116 7-8780 | 7-3909 7-6865 7-9940 8-3137 8-6463 8-9921 9-3518 9-7259 10-1149 10-5195 | 9:4390 9:8638 10:3077 10:7715 11:2562 11:7027 12:2921 12:8452 13:4233 14:0273 | 12.0407 12.6428 13.2749 13.9387 14.6356 15.3674 16.1357 16.9425 17.7897 18.6792 | 51 52 58 54 55 56 57 58 59 60 |

TABLE II

This table shows the sum to which an annuity of £1 per annum amounts at different percentages for any number of years from 1 to 60, correct to four places of decimals. From this table it will be possible to calculate the sum of any annuity at any of the six rates of interest here given for any number of years up to 60, and also at other rates by multiplication or division.

Examples:—

(a) What is the sum of an annuity of £260 at 3% in 52 years?

An annuity of £1 at 3% in 52 years amounts to £121.6963.

:. f_260 will amount to $f_{121.6963}$ × $260 = f_{31.641}$ os. 9d.

(b) By what equal annual instalments must a loan of £5,000, borrowed at 5%, be repaid, the

number of such instalments being

Rule: — Multiply the sum borrowed by the figures given in Table I, and divide the result by the figures given in Table II.

The amount of £1 for 12 years

at 5% is £1.7959.

The value of an annuity of fi for 12 years at 5% is £15.9171.

∴ Annual instalment is

 $\frac{5000 \times 1.7959}{15.9171}$ - £564 2s. 10d.

(c) A man borrows floo at 4%, compound interest, and agrees to pay the same back by equal annual instalments. What is the amount of each instalment?

The amount of £1 for 6 years at 4% is £1.2653.

The value of an annuity of £1 for 6 years at 4% is £6.6329.

... Annual instalment is $\frac{100 \times 1^{\circ}2653}{6^{\circ}6329}$ — £18 19s. 11d.

TABLE II

| dears. | 2½ percent. | 3 per cent. | 3½ per cent. | 4 per cent. | 4½ per cent. | 5 per cent. | Year |
|----------|-------------|-------------|--------------------|--------------------|--------------------|---------------------|----------|
| 1 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1-0000 | 1.0000 | 1 |
| 2 | 2.0250 | 2.0300 | 2.0350 | 2.0400 | 2.0450 | 2.0500 | 2 |
| 3 | 3.0756 | 3.0900 | 3-1062 | 3.1216 | 3.1370 | 3-1525 | 8 |
| 4 | 4.1525 | 4.1836 | 4.2149 | 4.2465 | 4-2782 | 4.3101 | 4 |
| 5 | 5.2563 | 5.3001 | 5.3625 | 5.4163 | 5.4707 | 5-5256 | 5 |
| 6 | 6.3878 | 6.4684 | 6.5502 | 6.6329 | 6.7169 | 6.8010 | 6 |
| 7 | 7.5475 | 7.6626 | 7.7794 | 7.8983 | 8.0191 | 8-1420 | 7 |
| 8 | 8.7362 | 8.8924 | 9.0517 | 9.2142 | 9.3800 | 9.5491 | 8 |
| 9 | 9.9546 | 10.1592 | 10-3685 | 10.5828 | 10.8021 | 11.0266 | 9 |
| 10 | 11.2035 | 11.4640 | 11.7314 | 12.0061 | 12.2882 | 12.5779 | 10 |
| 11 | 12.4835 | 12.8079 | 13.1420 | 13.4863 | 13.8412 | 14.2068 | 11 |
| 12 | 13.7956 | 14.1921 | 14.6019 | 15-0258 | 15-4640 | 15.9171 | 12 |
| 18 | 15-1405 | 15.6179 | 16.1130 | 16.6268 | 17-1599 | 17.7129 | 13 |
| 14 | 16-5190 | 17-0864 | 17.6770 | 18.2919 | 18-9321 | 19.5986 | 14 |
| 15 | 17.9320 | 18.5990 | 19.2957 | 20.0236 | 20.7840 | 21.5785 | 15 |
| 16 | 19.3803 | 20.1569 | 20.9710 | 21.8245 | 22.7193 | 23.6575 | 16 |
| 17 | 20.8648 | 21.7617 | 22.7050 | 23.6975 | 24.7417 | 25.8404 | 17 |
| 18 | 22.3864 | 23.4145 | 24.4997 | 25.6454 | 26.8550 | 28.1324 | 18 |
| 19 | 23.9461 | 25.1169 | 26.3572 | 27.6712 | 29.0635 | 30.5390 | 19 |
| 20 | 25.5447 | 26.8705 | 28-2797 | 29.7781 | 31:3714 | 33.0659 | 20 |
| 21 | 27-1834 | 28-6766 | 30-2694 | 31-9692 | 33·7831 | 35.7192 | 21 |
| 22 | 28.8629 | 30.5369 | 32-3289 | 34:2479 | 36-3033 | 38.5052 | 22 |
| 23 | 30.5845 | 32-4529 | 34.4604 | 36.6178 | 38-9369 | 41.4305 | 28 |
| 24 | 32.3491 | 34.4265 | 36.6665 | 39.0826 | 41.6891 | 44.5020 | 24 |
| 25 | 34.1578 | 36.4593 | 38-9498 | 41.6459 | 44.5651 | 47.7271 | 25 |
| 26 | 36.0118 | 38-5531 | 41.3131 | 44:3117 | 47.5705 | 51.1134 | 26 |
| 27 | 37.9121 | 40.7097 | 43.7590 | 47.0842 | 50.7112 | 54.6691 | 27 |
| 28 | 39.8599 | 42.9309 | 46.2906 | 49.9675 | 53.9932 | 58.4026 | 28 |
| 29 | 41.8564 | 45.2189 | 48.9107 | 52.9662 | 57.4229 | 62.3227 | 29 |
| 30 | 43-9028 | 47:5754 | 51.6226 | 56.0849 | 61.0069 | 66-4388 | 30 |
| 31 | 46.0003 | 50-0027 | 54.4294 | 59-3283 | 64.7522 | 70.7608 | 31 32 |
| 32 | 48-1503 | 52.5027 | 57:3344 | 62.7014 | 68.6661 | 75·2988 80·0638 | 38 |
| 38 | 50.3541 | 55.0778 | 60.3411 | 66.2094 | 72.7561 | | 84 |
| 34 35 | 52.6129 | 57:7302 | 63.4531 | 69.8578 | 77:030I | 85.0669 | 85 |
| | 54-9283 | 60.4621 | 66-6739 | 73.6521 | 81·4964 86·1637 | 90-3203 | 86 |
| 36 37 | 57.3015 | 63-2759 | 70-0075 73:4578 | 77.5982 81.7021 | 91:0411 | 95.8363 101.6281 | 37 |
| 38 | 59:7340 | | 77.0288 | 85:9702 | 96.1379 | 107.7096 | 38 |
| 39 | 64.7831 | 72.2343 | 80.7248 | 90.4090 | 101.4642 | 114-0950 | 39 |
| 40 | 67-4026 | 75.4013 | 84.5502 | 95.0254 | 107-0300 | 120.7998 | 40 |
| 41 | 70-0877 | 78-6633 | 88-5094 | 99-8264 | 112-8464 | 127-8398 | 41 |
| 42 | 72.8399 | 82.0232 | 92.6072 | 104.8194 | 118-9245 | 135-2318 | 42 |
| 43 | 75.6609 | 85.4839 | 96-8485 | 110-0122 | 125.2761 | 142-9934 | 48 |
| 44 | 78-5524 | 89-0485 | 101.2382 | 115.4127 | 131-9135 | 151-1430 | 44 |
| 45 | 81.5162 | 92-7199 | 105.7815 | 121.0292 | 138-8496 | 159.7002 | 45 |
| 46 | 84.5541 | 96.5015 | 110.4839 | 126.8703 | 146-0978 | 168-6852 | 46 |
| 47 | 87.6679 | 100.3966 | 115.3508 | 132.9452 | 153.6722 | 178-1195 | 47 |
| 48 | 90.8596 | 104.4085 | 120.3881 | 139.2629 | 161.5874 | 188-0255 | 48 |

TABLE II -- continued.

| Years. | 2½ per cent. | 3 per cent. | ? per cent. | 4 per cent. | 4½ per cent. | 5 per cent. | Years. |
|--------|--------------|-------------|-------------|-------------|--------------|-------------|--------|
| 49 | 94.1311 | 108-5407 | 125.6016 | 145.8335 | 169.8589 | 198-4267 | 49 |
| 50 | 97.4844 | 112.7969 | 130.9977 | 152-6668 | 178-5025 | 209-3481 | 50 |
| 51 | 100-9215 | 117-1809 | 136-5826 | 159.7735 | 187-5351 | 220.8155 | 51 |
| 52 | 104.4445 | 121.6963 | 142.3630 | 167-1644 | 196.9742 | 232.8563 | . 52 |
| 53 | 108.0556 | 126-3472 | 148.3457 | 174.8509 | 206-8380 | 245-4991 | 53 |
| 54 | 111.7570 | 131.1376 | 154.5378 | 182.8450 | 217.1457 | 258.7741 | 54 |
| 55 | 115.5509 | 136.0717 | 160.9466 | 191.1588 | 227.9172 | 272.7128 | 55 |
| 56 | 119.4397 | 141.1539 | 167.5798 | 199-8051 | 239.1735 | 287.3484 | 56 |
| 57 | 123.4257 | 146.3885 | 174.4451 | 208-7973 | 250.9363 | 302.7158 | 57 |
| 58 | 127-5113 | 151.7801 | 181.5506 | 218-1492 | 263.2284 | 318.8516 | 58 |
| 59 | 131.6991 | 157:3335 | 188-9049 | 227.8752 | 276.0737 | 335.7942 | 59 |
| 60 | 135-9915 | 163.0535 | 196.5166 | 237.9902 | 289.4970 | 353.5839 | 60 |

N.B.—If the annuity is payable at the beginning instead of at the end of the year, the amount for the following year must be taken and £1 deducted. Thus, for £1 at 2½ per cent. for 50 years, take 51 years, i.e. £100'9215, and deduct £1—£99'9215.

| Expectation of Life. This sig- |
|--------------------------------------|
| nifies the average after-lifetime of |
| a person of a given age, the calcu- |
| lation being made from statistics |
| collected during a given number of |
| years. It is of use in actuarial |
| calculations, and also to a certain |
| extent in estimating the value of |
| life annuities and the amounts of |
| life insurance premiums. |

The following table gives the mean after-lifetime or expectation of life of people in the United Kingdom, based upon the death returns 1870 80

| | | 870-80. | 1977 | | | |
|--------|---------|---------|------|-------|---------|---|
| Age | . Male. | Female. | Age. | Male. | Female. | |
| 0 | 41.35 | | 17 | 41.76 | 44.00 | |
| I | 48.05 | 50.14 | 18 | 40.96 | 43.21 | |
| 2 | 50.14 | 52.22 | 19 | 40.17 | 42.43 | |
| 3 | 50.86 | 52.99 | 20 | 39.40 | 41.66 | |
| 4 | 51.01 | 53.20 | 21 | 38.64 | 40.92 | |
| 5 | 50.87 | 53.08 | 22 | 37.89 | 40.18 | |
| б | 50.38 | 52.56 | 23 | 37:15 | 39.44 | į |
| 7 8 | 49.77 | 51.94 | 24 | 36.41 | 38-71 | |
| 8 | 49.10 | 51.26 | 25 | 35.68 | 37.98 | |
| 9 | 48.37 | 50.53 | 26 | 34.96 | 37.26 | |
| IO | 47.60 | 49.76 | 27 | 34.24 | 36-54 | |
| II. | 46.79 | 48.96 | 28 | 33.52 | 35.83 | |
| 12 | 45.96 | 48-13 | 29 | 32.81 | 35.11 | |
| 13 | 45.II | 47.30 | 30 | 32.10 | 34.41 | |
| 14 | 44.26 | 46.47 | 31 | 31.40 | 33.70 | |
| 15 | 43.4I | 45.63 | 32 | 30.7I | 33.00 | |
| 76 | 40.58 | 44.8T | 20 | POINT | 22.20 | |

|)2 I | 5∙ | | | | |
|----------|----------|---------|------------|-------|---------|
| Ag | e. Male. | Female. | Age. | Male. | Female. |
| 34 | 29.33 | 31.60 | 68 | 9.14 | 9.89 |
| 35 | 28.64 | 30.90 | 69 | 8.70 | 9.41 |
| 36 | 27.96 | 30.21 | 70 | 8.27 | 8.95 |
| 37 | 27.29 | 29.52 | 71 | 7.85 | 8.50 |
| 37 38 | 26.62 | 28.83 | 72 | 7.45 | 8.07 |
| 39 | 25.96 | 28.15 | 73 | 7.07 | 7.65 |
| 40 | 25:30 | 27.46 | 74 | 6.70 | 7.25 |
| 4I | 24.65 | 26.78 | 75 | 6.34 | 6.87 |
| 42 | 24.00 | 26.10 | 76 | 6.00 | 6.51 |
| 43 | 23.35 | 25.42 | 77 | 5.68 | 6.16 |
| 44 | 22.71 | 24.74 | 78 | 5.37 | 5.82 |
| 45 | 22.07 | 24.0б | 79 | 5.07 | 5.20 |
| 46 | 21:44 | 23.38 | 80 | 4.79 | 5.20 |
| 47 | 20:80 | 22.71 | 8 1 | 4.21 | 4.90 |
| 48 | 20.18 | 22.03 | 82 | 4.26 | 4.63 |
| 49 | 19.55 | 21.36 | 83 | 4.01 | 4:37 |
| 50 | 18.93 | 20.68 | 84 | 3.58 | 4.12 |
| 5 I | 18.31 | 20.01 | 85 | 3.56 | 3.88 |
| 52 | 17.71 | 19.34 | 86 | 3.36 | 3.66 |
| 53 | 17.12 | 18.66 | 87 | 3.17 | 3.46 |
| 54 | 16.53 | 17.98 | 88 | 2.99 | 3.26 |
| 55 | 15.95 | 17.33 | 89 | 2.82 | 2.08 |
| 56 | 15:37 | 16.69 | 90 | 2:66 | 2.90 |
| 52 | 14.80 | 16.06 | 91 | 2.21 | 2.74 |
| 58 | 14.24 | I5-45 | 92 | 2.37 | 2.58 |
| 9 | 13.68 | 14.84 | 93 | 2.24 | 2.44 |
| 50 | 13.14 | 14.24 | 94 | 2.13 | 2.30 |
| ŚΙ | 12.60 | 13.65 | 95 | 2.01 | 2.17 |
| 2 | 12.07 | 13.08 | 96 | 1.90 | 2.11 |
| 53 | 11:56 | 12.21 | 92 | r.81 | 2.03 |
| 14 | 11.05 | 11.96 | 98 | 1.72 | 1.83 |

100

1.61

10.07 10.90

9.60 10.39

The table giving the expectation of life, combined with the Tables I and II above, enables the present value of an annuity to be ascertained, and other similar calculations to be made. Exambles:—

(a) What is the present value of an annuity of £50, the recipient being a male aged 30, and the rate of interest 3%?

At 30 the expectation of life

is 32 years nearly.

(Table I) amount of \pounds I is \pounds 2.5751.

"(Table II) value of annuity of \pounds I is £52.5027.

.. present value is

 $\frac{50 \times ^{2}52 \cdot 5027}{2 \cdot 5751} = £1019 \quad 8s. \quad 7d.$

(b) A lady, aged 51, has £1,000 and wishes to purchase an annuity for herself. What will her annual income be if the rate of interest is 4%?

The expectation of life is 20

years. (Table

(Table I) amount of £1 is £2.19110.

(Table II) value of annuity of £1 is £29.7781.

Annuity is

 $\frac{1000 \times 2.1911}{29.7781} = £73 \text{ 11s. 7d.}$

JURORS

In criminal cases, whether at sessions or assizes, the charge is first presented to a body known as the grand jury, which has been first of all "charged" by the presiding judge. It is their duty to inquire whether there is a prima facie charge made out against the prisoner upon which he ought to be put upon his trial by the common jury.

The grand jury consists of not more than twenty-three nor less than twelve. The common jury consists of twelve men. A prisoner can, in cases of felony, challenge any juryman, that is, object to being tried by him, without giving any reason. But his right of peremptory challenge is limited to twenty. In cases of treason the limit is raised to thirty-five. There is no right of challenge, without just cause shown, when the charge is one of misdemeanour. In some rare cases a special jury can be demanded in criminal cases.

Subject to the exceptions given below, "every man between the ages of twenty-one years and sixty years, residing in any county in England, who shall have in his own name or in trust for him, within the same county, £10 by the year above reprises, in lands or tenements, whether of freehold, copyhold, or customary tenure, or of ancient demesne, or in rents issuing out of any such lands or tenements, or in such lands, tenements, and rents taken together, in fee simple, fee tail, or for the life of himself or some other person; or who shall have within the same county £20 by the year above reprises, in lands or tenements held by lease or leases for the absolute term of twenty-one years, or some longer term, or for any term of years determinable on any life or lives; or, who, being a householder, shall be rated or assessed to the poor rate or to the inhabited house duty in the county of Middlesex, on a value of not less than £30, or in any other county on a value of not less than £20; or who shall occupy a house containing not less than fifteen win-dows" is qualified and liable to serve on a jury.

In civil cases, trial by jury can be claimed by either party in most cases. Unless an order is made to the contrary effect, a common jury is ordinarily summoned. This is done by the sheriff, who gives a seven day order commanding attendance. In certain cases, however, a special jury is summoned. The following persons are liable to serve as special jurors:—

(1) Those who are legally entitled to be called esquires.

(2) Persons of higher degree, e.g. knights, baronets, etc.

(3) Bankers or merchants.

(4) Occupiers of private dwelling houses assessed to the poor rate or inhabited house duty at a value of not less than £100 in a town of 20,000 inhabitants and upwards. In the case of smaller towns and rural areas, the value is £50 and upwards, unless the occupier happens to be a farmer, when the value remains at £100.

(5) All farmers occupying lands and premises rated at a value of

not less than £300.

There is a limited right of challenge in civil cases; but it is rarely exercised, except on the grounds of partiality, relation-

ship, etc.

À special juryman is paid one guinea a case for his services. This fee may be increased by agreement between the parties. A common juryman receives one shilling in London, and 8d. in the country. There is, however, no payment in criminal cases. In the mayor's court, London, a juryman receives 4d., and the same sum is payable in the Sheriff's court, a tribunal for the assessment of damages, where a defendant has allowed a case to go by default.

In the county courts the jury consists of eight. The payment is one shilling a head, and the sum is provided by the party who demands the jury. A jury cannot be called for in the county court unless the matter in dispute exceeds £5.

The qualifications of jurors does not apply to coroner's inquests. There the jury consists of from twelve to twenty-three

"good and lawful men."

Women are only qualified to sit upon a jury when the question of the pregnancy of a woman convicted of murder is in question. A jury of matrons is then summoned, for no woman is hanged

whilst she is pregnant.

Reasonable refreshments, and the use of a fire when out of court, may now be granted by leave of the judge, but at the expense of the jurors. Only in the gravest crimes are jurors prevented from separating during the progress of a trial.

If a name appears on the jury list, no exemption is granted unless the leave of the judge is obtained at the court to which the juror is summoned, or unless he is suffering from illness. The jury lists should therefore be periodically examined to see that names are not improperly inserted. No man who has been convicted of treason, felony, or any infamous crime, unless he has been pardoned, can sit upon a jury, and the following are exempted by Act of Parliament from serving:-

Peers, M.P.'s, judges, clergymen, Roman Catholic priests, dissenting ministers and Jewish rabbis whose place of meeting is duly registered, provided they follow no other occupation except that of schoolmasters, sergeants, barristers, certificated conveyancers, special pleaders if actually practising, members of the

society of doctors of law and advocates of the civil law, if actually practising, attorneys, solicitors and proctors, if actually practising and having taken out their annual certificates. and their managing clerks and notaries public in actual practice, officers of the courts of law and of equity and the clerks of the peace and their deputies, if actually exercising the duties of their respective offices, coroners, gaolers and keepers of houses of correction, and all subordinate officers of the same, keepers in public lunatic asylums; all registered medical practitioners and pharmaceutical chemists if actually practising, officers of the army, navy, militia and yeomanry, while on full pay, the members of the Mersey Docks and Harbour Board, the master, warden and brethren of the Corporation of Trinity House of Deptford Strand, pilots licensed by the Trinity House of Deptford Strand, Kingston-upon-Hull, or Newcastle-upon-Tyne, and all masters of vessels in the buoy and light service employed by any of these corporations, and all pilots licensed under any Act of Parliament, officers of the postoffice, commissioners of customs and inland revenue, and those employed by them in collection and management, sheriff officers, police officers, metropolitan magistrates and their clerks, ushers, and messengers, doorkeepers, members of the council of the municipal corporation of any borough, and the town clerk and treasurer, and every justice assigned to keep the peace therein, so far as relates to any jury summoned to serve in the county where such borough is situated, burgesses of every borough in which a separate court of quarter | dence of the same in writing, he

session is held, so far as relates to a jury summoned for any sessions in the county where the borough is situated, justices of the peace within the place of their own jurisdiction, officers of the Houses of Lords and Commons.

LANDLORD AND TENANT

The relationship of landlord and tenant arises whenever a person who has a legal estate in houses or lands grants to another person a less legal estate in the same in consideration of a payment called rent. In general the same principles of law are applicable to every kind of letting, whether the property dealt with is a piece of land, a dwelling house, a shop or warehouse, or a limited portion of any of them. principal exceptions are nected with agricultural lettings and leases.

Until the passing of the Statute of Frauds, all leases and agreements as to tenancies could be made by word of mouth. And the same is still true when a lease does not exceed three years from the making, and the rent reserved is at least two-thirds of the improved value of the premises. All other leases, however, were required by the Statute of Frauds to be in writing, and since 1845 all leases which are required to be in writing must be made by deed. But if the tenant does not go into possession at once, there must still be some agreement in writing as to the tenancy, in order to satisfy the fourth section of the Statute of Frauds as to an interest in land. For example, if a tenant agrees to take a house for three months commencing next week and there is no eviwill have no right of action against the landlord if the latter refuses to admit him. But if the tenant once gets into possession the parol agreement is quite

enough for all purposes.

Since the Judicature Act an agreement for a lease (being properly stamped as a lease) is just as effectual as a deed if the tenant has gone into possession. "A tenant holding under an agreement for a lease, of which specific performance would be decreed, stands in the same position as to liability as if the lease had been executed. He is not, since the Judicature Act, a tenant from year to year; he holds under the agreement, and every branch of the court must now give him the same rights. There is an agreement for a lease under which possession has been given. since the Judicature Act, the possession is held under the agreement. There are not two estates as there were formerly, one estate at common law by reason of the payment of the rent from year to year, and an estate in equity under the agreement. There is only one court, and the equity rules prevail in it. The tenant holds under an agreement for a lease. He holds, therefore, under the same terms in equity as if a lease had been granted, it being a case in which both parties admit that relief is capable of being given by specific performance."

A tenant in fee simple being as nearly as possible the absolute owner of his land, he can grant leases of any description for any period he chooses, and without any restrictions. A tenant in tail, and a tenant for life, unless under a special power, can only grant an occupation or an agricultural lease for a period not ex-

ceeding twenty-one years, a mining lease for sixty years, and a building lease for ninety-nine years. A mortgagor or mortgagee in possession, unless restrained by the mortgage deed, is also able to grant occupation or agricultural leases for twenty-one years, and building . leases for ninety-nine years. In other cases the mortgagor and mortgagee must concur in order to make a valid lease. An executor can grant a lease even before probate. A copyholder cannot grant a lease for a longer period than a year without the consent of the lord of the manor. Any attempt to do so is generally a

ground of forfeiture.

The contents of a lease will vary greatly with the nature of the property. As in any other document which embodies the terms of a contract, the names of the parties, the property dealt with, the length of the term, and the rent to be reserved must be set forth. The rest of the lease must depend upon the peculiar circumstances of each case, and no general rules can be laid down as to the covenants it should contain. Those will be a matter of arrangement between the landlord and the tenant. They should be set forth with the utmost clearness and certainty, as the decisions of the court as to the meaning of such words as "outgoings" and "impositions" have been somewhat conflicting. The express covenants have reference. in general, to the payments of rates, taxes, etc., to insurance, to repairs, and to the uses to which the premises are to be put. It is also a very general covenant on the part of the tenant not to assign or underlet without the consent in writing of the landlord. The

words "such consent not to be arbitrarily withheld," are commonly added to the covenant. When this is so the tenant is absolutely compelled to apply to the landlord for his consent in the first instance, if he wishes to assign or underlet. But if the landlord refuses to give his consent, and the assignee or underlessee is really a responsible person, the assignment or underletting is good without such consent.

When there is an express covenant on the part of the landlord to repair there is no obligation on him to do the repairs until he has been served with a notice as to the same. The insertion of such a covenant in the lease gives the landlord an implied right to inspect the premises as to the repairs necessary. When the tenant covenants to repair he is bound to give up the premises at the expiration of his lease in the same condition that they were at the date of the lease, allowance only being made for any diminution in value by lapse of time. If the premises are destroved the tenant must replace them. For that reason a tenant who enters into such a covenant to repair must protect himself by insurance.

But in the absence of express covenants there are certain implied ones. The principal one on the part of the landlord is a covenant for quiet enjoyment, that is, an undertaking that there shall be nothing done to interfere with the peaceful possession on the part of the tenant during the currency of the lease, so far as the landlord himself is concerned, or any person who claims through him, or through whom he claims. But this is not a guar-

antee that there shall never be any interference at all. A person who has a title paramount to that of the landlord may always evict a tenant of the landlord. seeing that he is in no better position than that of a trespasser. The tenant on his part impliedly covenants to pay rent, and in England, though not in Scotland, he is not freed from this liability, even though the premises are destroyed by fire. The landlord, moreover, in the absence of any covenant on his part to repair, is under no obligation to restore the premises which have been burned down. In agricultural leases there is an implied covenant on the part of the tenant to keep up the fences and hedges, and to cultivate the land in accordance with the custom of the country. But it is not an implied covenant on the part of the landlord that the premises are fit for human habitation, except in the case of the letting of furnished houses and apartments, and also of tenements under the Housing of the Working Classes Act, 1890.

As a lease is made for a fixed period it is determined by effluxion of time. No notice of its termination is necessary. But it may come to an end earlier by reason of a breach of one or more of the covenants. It is a common practice to insert a clause in a lease to the effect that on a breach taking place the landlord shall have a right of re-entry. If the landlord is able to re-enter peaceably, he can terminate the lease by retaking possession. But although he may have this right to re-enter, he cannot use force. His remedy is then an action at law. But in almost every case the court will grant relief against the forfeiture, on the tenant fulfilling his obligations under the covenant and paying the costs occasioned by the breach. But no relief will be granted to a tenant who has been made a bankrupt, or who has assigned or underlet, when there is a covenant in the lease that either of these shall be a cause of forfeiture.

Where a lease has been granted for a period, the tenant holds for his term in spite of any conveyance made by his landlord during the currency of the lease. It is also a rule of law that a tenant may not dispute his landlord's title. If, therefore, a tenant has ever acknowledged a person as his landlord, either expressly or by conduct, he is estopped from denying the same in any proceedings at law that may be taken.

A tenancy from year to year arises when land is let from year to year, or when it is let without any express stipulation to that effect, but with the reservation of a yearly rent, or when a tenant holds over after the expiration of his term, and pays rent for so doing. The courts lean, in the absence of any specific agreement, towards tenancies from year to year, and if there are other circumstances which help them to arrive at such a conclusion, the mere fact that rent is paid halfyearly or quarterly will make no difference. But the mode of paying rent is generally a strong proof of the nature of the tenancy. For example, it would be difficult to set up anything but a monthly or a weekly tenancy when the rent is paid either monthly or weekly.

A letting for "one year certain, and so on from year to year," is a tenancy for two years at least, unless there is a stipulation

that the tenancy may be determined at the end of the first year.

A tenancy from year to year is determinable by either landlord or tenant, upon a half-year's notice being given, such notice expiring at the end of the current year of the tenancy. In agricultural lettings, however, a year's notice is required. A monthly tenancy requires a month's notice, and a weekly tenancy a week's notice. In the case of lodgings a reasonable notice only is required, and what is a reasonable notice depends on the circumstances of each particular case.

The notice to quit need not be a written one, but it is much safer not to depend upon a mere verbal notice. The wording should be clear and distinct, so that the tenant cannot be under any mistake as to the object of the notice: but the courts are ready to overlook trifling inaccuracies. A notice must be construed in accordance with the intention of the landlord. But a notice in the alternative, either to quit or to pay an increased rent, is insufficient. If it were so worded as to first give the notice, and then to add that in case the tenant did not leave the landlord would demand double rent, the notice would be good. There is no need for the notice to be served personally. It may be left with a servant at the house of the tenant, and its purport explained to him. The great object is to take care that the notice does get into the hands of the tenant, or that he is acquainted with it. It has, therefore, been held a sufficient service to place the notice under the door, or to send it by post. When there has been an underletting, the notice must be served

upon the lessee, and not upon the sub-lessee.

A tenancy at will is one which is terminable at the pleasure of either the landlord or the tenant. But unless there is an express agreement that the tenancy is to be one at will, the courts will always endeavour to construe it as anything but a tenancy at will.

A tenancy by sufferance is one in which possession is taken lawfully, but afterwards continued without leave or objection on the part of the landlord. It most frequently arises when a tenancy has come to an end in the ordinary course, and the tenant continues to hold. A tenant by sufferance cannot be ejected unless the landlord has made a previous demand for possession.

On the expiration of the term of the tenancy it is the duty of the tenant to deliver up possession of the premises, together with all the buildings, erections, and landlord's fixtures. If there has been any under-letting, it is for the tenant to see that his under-tenant is out of that part which has been underlet, for the landlord is entitled to complete possession, and the responsibility of the tenant does not cease until the complete possession has been obtained. The tenant is entitled to take away all fixtures which are known as tenant's fixtures.

Mutual Remedies. (a) Landlord against tenant. For the non-payment of rent the landlord has the summary remedy of distress. But if distress has become impossible, owing to any circumstances, the tenant may be sued upon his covenant to pay rent, or the landlord may claim the right to re-enter. It has been already stated that a clause is usually inserted in well-drawn leases pro-

viding for the right of re-entry without demand. This gives an immediate right of action. But if there is no such proviso, a proper demand must be made, varying with the nature of the tenancy. When the rent exceeds £100 a year, proceedings must be taken in the High Court, when it is below that amount the county court is the proper tribunal. If, however, the rent does not exceed \$20 a year, and the term is for a period not greater than seven years, the landlord may summon the tenant before the justices, who are empowered to issue a warrant authorising the constable of the district to eject the tenant and give possession to the landlord. For the breach of any other covenant than that of the nonpayment of rent the landlord may rely upon his right of action for breach of the covenant, or claim to re-enter.

(b) Tenant against landlord. The usual remedy is an action for damages for breach of covenant. Deductions for rent are doubtful remedies, and cannot be relied upon except in three cases: (1) if the landlord has undertaken to pay a tax levied upon the tenant, and has failed to do so; (2) if the tenant has been compelled to pay the landlord's tax, owing to the latter's default; and (3) if the tenant has made payments to protect himself from a distress levied by a superior landlord or from the claims of a mortgagee.

Payment of Poor Rates. Where premises are let for a less period than three months, the tenant is entitled to deduct the amount paid for the poor rate from his rent, the landlord being bound to allow the deduction. If the tenancy exceeds three months, but

the tenant is not in occupation for the whole period for which the poor rate is made, he is only responsible for the part of the poor rate which is proportionate to the time during which he has been in

occupation.

Stamps. Where a lease is made of a dwelling house or any part thereof for a definite period not exceeding one year, and the rent does not exceed £10 per annum, the stamp duty is 1d. If the premises let are a furnished dwelling house or apartments, the rent of which does not exceed £25 per annum, and the term is definite and less than one year, the stamp duty is 2s. 6d. In all other cases the duty is calculated as follows:—

tenancies. In the calculation of the double value only the land and its appurtenances are included. If a tenant holds over after he himself has given notice, he will be liable to pay compensation at the rate of double the yearly rent. This applies to tenancies of all kinds.

LAW SITTINGS

Begin. Jan. 11. Wednesday be-Hilary. fore Easter. Friday before Easter. Tuesday Whit-Sunafter Easter day. week. Trinity. Tuesday July 31 after Whitsun

week.

| | For a period not exceeding 35 years. | | | | | | Exceeding 100 years. | | |
|--|--|----------|-----|---|------------|-----|----------------------------|----|----|
| When the rent does not exceed £5 a | £ | s. | d. | £ | s. | d. | £ | s. | d. |
| year | 0 | 0 | 6 | o | 3 | a | 0 | б | 0 |
| Exceeds f.s. and does not exceed fro | 0 | 1 | o | | ő | 0 | 0 | 12 | o |
| Ditto fro, Ditto fro | o | -1 | 6 | 0 | Q. | 0 | 0 | 18 | o |
| Ditto £15, Ditto £20 | o | 2 | o | | 12 | 0 | 1 | 4 | 0 |
| Ditto £20, Ditto £25 | 0 | 2 | 6 | 0 | 15 | 0 | | | 0 |
| Ditto £25, Ditto £50 | | 5 | o l | | 0.07 | o | 3 | 0 | o |
| Ditto £50, Ditto £75 | | 7 | 6 | | Jises Asia | o | -237 | 10 | o |
| Ditto £75, Ditto £100 Ditto £100, for every fractional | | - 325a B | o | | ŏ | ō | | O | |
| part of £50 | o | 5 | 0 | I | ro | o l | 3 | o | o |

Agreements for leases not exceeding thirty-five years are stamped as leases

Holding Over.—If a tenant for life or years contumaciously disregards his landlord's written requirements to give up the premises, and wrongfully holds over, he will be liable to pay compensation at the rate of double the yearly value of the premises. This does not apply to weekly tenancies, and it has been doubted whether it applies to quarterly

Michaelmas.

Oct. 12. Dec. 21.

If January 11 or October 12 falls on a Sunday, the law sitting—Hilary or Michaelmas—commences on the following day; and if July 31 or December 21 falls on a Sunday, the law sitting—Trinity or Michaelmas—ends on the preceding day.

LEGACY DUTY

Subject to a few exceptions, legacy duty is payable upon all bequests of personalty made by a testator who is domiciled in the United Kingdom at the time of his death. The duty is also payable upon donationes mortis causa, upon profits derived from the management of the deceased's estate, when expressly conferred by the will, and upon releases from debts due to the testator. The rate of duty depends upon the degree of relationship.

| and arbitrary. | |
|--------------------------------|-----|
| Per ce | nŧ |
| Lineal ancestors or descend- | 1 |
| ants of the testator | 1 |
| Brothers and sisters of the | |
| testator, or their descend- | |
| ants | 3 |
| Uncles and aunts of the testa- | Į. |
| tor, or their descendants | - 5 |
| Great uncles and great aunts | |
| of the testator, or their | |
| descendants | 6 |
| Any other person | ΙC |
| | 46 |

Exemption from legacy duty is granted in the following cases:—

(a) On legacies to the husband or wife of the deceased.

(b) On legacies to lineal descendants if the estate duty has been paid.

(c) On legacies for the benefit

of the Royal Family.

(d) On specific, but not pecuniary, legacies under the value of £20.

(e) When the total value of the personalty does not exceed £100.
(f) When the net value of the

estate does not exceed £100, and estate duty has been paid.

(g) On books, prints, and specific articles given to a public body for preservation and not for sale, and also on plate, furniture, and similar things, not yielding income, given to different persons

in succession. The duty becomes payable whenever the property passes to a person who is the absolute owner.

The burden of paying the legacy duty falls on the legatee, unless the will provides otherwise, and a failure to do this renders the defaulter liable to heavy penalties.

LEGAL TENDER

Legal tender is money of the realm of such a character or description as a creditor is legally bound to accept from his debtor in satisfaction of a debt due. By the Coinage Act of 1870 the following are declared to be legal tender in the United Kingdom:—

I. Gold coins, if above the least current weight, to any amount.

2. Silver coins up to two pounds.

3. Bronze coins up to one shilling. In England and Wales (but not in Ireland or Scotland) Bank of England notes payable to bearer on demand are a legal tender for any sum above £5, so long as the bank continues to pay its notes in legal coin, except at and by the bank itself or its branches. bank in London is bound, on presentation, to pay the holder of any of its notes in money; its branches are bound to pay in money only such notes as are made specially payable at the branch where the note is pre-sented for payment. But no person can be compelled to give change for a note.

It will be noticed that in strictness a £5 note is not a legal tender for a debt of £5, but for a debt of anything above £5 a note of that value may be given provided the remainder of the amount is made up of money which is legal tender. For example, a debt of £5 os. 1d.

is liquidated by a £5 note and a

penny.

The King in Council is empowered to proclaim that the gold coinage of colonial mints shall be legal tender throughout such parts of His dominious as may be specified in the proclamation.

LETTER OF CREDIT

A Letter of Credit is a written communication, addressed by one person or firm to another, requesting the latter to pay to a third person an amount named therein and to debit the same to the account between the parties, or to draw on the first party for the amount. Such letters are issued by bankers and merchants for the convenience of travellers and agents, to avoid the trouble and risk of carrying cash with them. The following is a specimen:

London, September 1, 1906. Messrs. Bruce, Scott & Co., New York.

Gentlemen.

This letter will be presented to you by Mr. Robert Holland, in whose favour we beg to establish a credit for one thousand dollars (\$1,000). You will please hold this sum, or any part thereof, at his disposal, less your usual charges, and take in exchange his drafts upon our firm, which will be duly honoured.

It is understood that this credit is to be available for six months from this date, at which period, if Mr. Holland has not made use of it, you will consider it cancelled.

Please find at the foot of this letter Mr. Holland's authentic signature, to which we refer.

We are, Gentlemen, Yours truly,

Bernard Barton & Co. Mr. Robert Holland will sign Robt. Holland.

LICENCES

See Stamp Duties.

LIFE INSURANCE

This is a contract by which the insurer, in consideration of certain payments, either in a gross sum, or by annual premiums, undertakes to pay to the person for whose benefit the insurance is made, a certain sum of money or annuity, on the death of the person whose life is insured.

The forms of life insurance are very numerous, and novel methods are being continually introduced, owing to the competition between various companies. One of the most favoured methods is the system of endowment policies, by which it is stipulated that the payment of the policy money shall be made either on the death of the person insured, or after the lapse of a specified number of years, whichever shall first happen. The premium is naturally much higher in the case of endowment policies than in that of ordinary policies, and varies inversely as the number of years after which the insurance money becomes payable.

The person effecting the insurance must have an insurable interest in the life insured. Every man is presumed to have an insurable interest in his own life, and since life insurance is not a contract of indemnity, there is no limit to the amount for which an insurance on his own life can be made by himself.

Before a policy of life insurance is granted to the insured, a proposal form has to be filled up. This consists of a number of inquiries as to the life, habits, and antecedents of the proposer. The answers must be made with the greatest care, because the

proposal form is regarded as a part of the policy, and since the contract is one of the class known as uberrimae fidei, that is requiring the utmost good faith, any misstatements may render the policy void. The risks insured against are set out in the policy itself, also the time during which the contract is to remain in force, the names of the parties and the amount of the insurance, and the method of payment of the premium. It is a common custom for insurance offices to allow a certain number of days of grace for the payment of any instalment of the premium. This does not follow as a matter of course, and a clause to this effect should be inserted in the policy if the insured wishes to rely upon it. As in every other contract evidenced by writing the utmost care should be taken to see that all the desired terms are inserted in the policy, since evidence to vary the policy is not admissible.

Stamping. Policies of life insurance must be stamped as follows:—

Where the sum insured does not exceed £10 . . . 0 I Exceeds £10, but does not exceed £25 . . . 0 3 Exceeds £25 but does not exceed £500, for every £50 or fractional part thereof of Exceeds £500, but does not exceed £1,000, for every £100 or fractional part thereof . . . I 0 Exceeds £1,000, for every £1,000 or fractional part thereof . . . I 0 This does not apply to insur-

for which the stamp duty is one penny.

Assignment of Policies. By the

ances of lives against accidents,

common law a policy of insurance, being a chose in action, could not be assigned or transferred to a person who was not a party to the contract. But by an Act passed in 1867, a life policy can now be assigned, either by indorsement of the policy or by a separate instrument, and the assignee can sue in his own name without showing that he possesses any personal interest. A written notice of the assignment must be given to the insurance office, and the insurer must, upon receiving notice, give a certificate acknowledging the receipt. The policy specifies the place of business to which the notice must be sent.

This power of assignment enables a person to effect an insurance upon his own life and then transfer the policy to another person for the latter's benefit, when the same thing could not be carried out directly owing to the absence of "insurable interest."

The assignee takes the policy subject to all the equities, that is, he can be met in an action upon the policy by any of the defences which would be available against the assignor.

MAIL DAYS

Mail day is the name given to the day of the week set apart by a merchant or trader for his correspondence with the principal country with which he has dealings. Owing to the great postal facilities of the present day it is not so important to recollect the times of the despatch of mails to places near at hand as it used to be. There is daily communication, sometimes twice or thrice a day, with nearly every country in Europe. To the United States and Canada letters are despatched at least three times

Mari

a week. To India, Australia, and the East generally, the mails are despatched every Friday night, to South Africa every Saturday afternoon, and to South America on Thursday and Friday in alternate weeks. For other places the Post Office Guide must be consulted.

MARINE INSURANCE

This is a contract whereby one party, for a stipulated sum, undertakes to indemnify the other against loss arising from certain perils or sea risks, to which his ship, merchandise or other interest, such as freight, may be exposed during a certain voyage, or for a certain period of time. Like fire insurance, it is a contract of indemnity, that is, the insured cannot claim more than his actual The insurance is generally effected with a number of individuals called "underwriters." This term arises from the fact that the persons who signify their willingness to take part in the risk as insurers subscribe their names to the policy, and state the sum for which they respectively agree to be liable. The best known association of underwriters is Lloyd's.

The policy is generally negotiated by an insurance broker, employed by the insured. As the broker is personally liable to the underwriters for the premium, his position is rather that of a middleman than an agent. The practice is for the broker to prepare a brief memorandum of the terms of the intended policy, and for the underwriters to initial it for the amount each of them proposes to underwrite. This document is called the "slip."

The policy of marine insurance is very complex in its terms.

Every clause has been examined at some time or other by the courts, and the meaning of each is well known to persons connected with the shipping world.

The insured must have an insurable interest in the ship or its cargo at the time the insurance is effected. If the words "lost or not lost" are inserted in the policy, the insurance will be valid even though the loss occurred prior to the effecting of the insurance, if unknown at the time to the insured

The principal kinds of marine insurance policies are—

1. Valued. The agreed value of the subject matter insured is stated in the policies. This statement of value is conclusive between the parties in case of loss, even though it is in excess of the actual value of the subject matter. As in other contracts fraud invalidates such policies. Ships and freights are generally so insured.

2. Open. In open policies the value of the subject matter is not stated, but is left to be proved by evidence if any loss occurs. Goods are usually so insured, since their value can be easily ascertained.

3. Voyage. The risk undertaken is confined to the particular voyage named in the policy.

4. Time. The policy is made for a fixed period, not exceeding one year and thirty days in length, and the risk undertaken is for any loss which may happen during that time, irrespective of the voyage or voyages undertaken.

Policies of marine insurance are issued subject to certain express warranties inserted in them. Apart from special warranties there are certain implied warranties which have the same legal force as though they were set out

in the policies. The principal implied warranties are seaworthiness, non-deviation, and legality of the voyage, though it appears that there is no implied warranty of seaworthiness in a

time policy.

A ship may be totally lost, or it may be injured only. In the former case, where the ship and the cargo are totally lost or destroyed, the full amount of the loss is recoverable from the underwriters. In the case of a partial loss, the extent of the injury must be ascertained before any claim can be made. The amount recoverable is not the full extent of the damage sustained. The shipowner must bear a portion of the cost of renewing his ship, generally one-third, seeing that he is getting the benefit of new materials for repairs, and the underwriter can only be called upon to pay the remaining two-thirds. As to the amount recoverable for the partial loss of cargo, the calculation is made according to recognised rules, and the estimated loss depends mainly upon the different values of the goods (1) at the port of despatch; (2) at the port of destination as if perfect; (3) at the port of destination in their damaged condition.

There may be a constructive total loss, that is, the ship and the cargo may be in such a position as to render it doubtful whether they can be saved, or whether it is worth the cost of making an effort to save them. They are then abandoned to the underwriters, notice of such abandon-

ment being given.

Policies are stamped— Where the premium does not exceed the rate of 2s. 6d. per cent. of the sum insured Id. For every £100, or fractional

part thereof, insured upon any voyage In time policies for every sum of £100, or fractional part thereof-If the time does not exceed six months . . . 3d. Ditto twelve months 6d. If there is a continuation clause, extending the time for thirty days beyond the year, an additional duty of 6d. Prior to the Judicature Act, 1873, policies of marine insurance had been made assignable at law. although being choses in action, by the Marine Insurance Act. 1868.

MASTER AND SERVANT

The rights and duties arising out of the relationship of master and servant are generally settled by the contract of service. But there are a few points common to the hiring of servants, of whatever kind, to their dismissal, and to the giving of characters, which are practically settled by law, and to which no particular reference is made when the contract of service is entered into. It is these which are here dealt with.

Hiring. When a servant is hired, whether an agent, a clerk, a domestic servant, or a governess, the contract may be a verbal one. But if the term of service is to extend beyond a year, the contract should be in writing, to satisfy the fourth section of the Statute of Frauds. What is required is some memorandum or note signed by the party to be charged therewith, or by some other person authorised by him. The memorandum need not be a formal one, but it must contain the names of the parties, and set out the consideration for the hiring, that is, the amount of the salary or wages to be paid. An agreement may be collected from a series of letters.

When no time is fixed for the duration of the contract of service, either expressly or by implication, the hiring is considered to be a general hiring, and the legal presumption is that it is a hiring for a year. Also, if the hiring is for a year, and the year's service is not performed, a servant cannot recover his wages. But this rule is of no practical importance, for there are many circumstances which will easily rebut the presumption of yearly service. The payment of wages at shorter intervals than a year, and the evidence of a general custom in a particular calling as to length of service, would tend to show that the hiring was not for a year. Again, if there is no specific contract of hiring, but there is evidence of service, the servant can recover his reasonable wages for the time he has served. Servants of the Crown, whether civil, naval, or military—unless it is otherwise provided—hold their offices only during the pleasure of the Crown. And further, no engagements made by the Crown with any of its naval or military officers in respect of services, either present, past, or future, can be enforced in any court of law.

Termination of Service. contract of service is terminated by the death of one of the parties, or by proper notice. The contract being a personal one, no substitute can be placed in the positions of the original parties. If, therefore, after the death of a master a servant is retained to do certain work, even of the same character which he has previously performed, it is a presumption of law that there is a new contract of service, entered into with the representatives of the deceased. As to the length of notice required,

when the contract of service is to be terminated in this manner, much will depend upon the special circumstances of each case. If the hiring is a general one, that is, presumed to be for a year, a servant cannot be dismissed, except for misconduct, until the year has expired. This rule, however, is eaten up with exceptions. If wages are payable weekly, the hiring will generally be held to be a weekly one, and then a week's notice is sufficient. A clerk can be discharged with three months' notice, and a menial servant with one. The term menial servant has been held to include a head gardener residing in a detached house in his master's grounds, and a huntsman, but not a governess. When there is no stipulation as to the length of notice to be given, there must be a reasonable or customary notice. What is a reasonable notice is a question of fact in each case. In the case of an advertising agent a month's notice was found to be sufficient. In another case, where a stationery clerk in a telegraph office had a yearly salary of £135, paid fortnightly, it was left to the jury to say what was a reasonable notice for a person in his position. and they found that a month was. Where there is any doubt as to the notice which ought to be given. the matter should be settled by the parties themselves at the time of the formation of the contract.

The question as to what is a reasonable and customary notice in the case of domestic servants has been the subject of judicial consideration. The plaintiff entered the service of the defend ant as a housemaid on March 1. On March 12 the plaintiff gave notice to leave on April 1, and did leave, but on leaving her mistress

refused to pay her a month's wages. The case was first tried in a county court, where the servant endeavoured to establish that a custom was in existence under which either party to the contract of the hiring of a domestic servant was entitled, in the absence of special terms as to notice, to terminate the service at the end of the first month by a notice given before the expiration of the first fortnight. The servant further claimed that where notice is given in the first fortnight to leave at the end of the first month, the servant is entitled by custom to have the character with which she entered the service handed over to a subsequent employer. The county court judge decided that there was no such custom. In the Divisional Court, on appeal, it was held that the county court judge had come to a correct decision, but that the custom as to notice would not be unreasonable if clearly proved to exist. "As to the alleged custom of a servant under these circumstances being entitled to leave at the end of the first month, I think it would be a reasonable one, and, if established by evidence, ought to be acted upon. As to the alleged custom of handing on the character, I think such a custom would be unreasonable. There is no obligation imposed upon a master or mistress to give a character to a servant, but if a character is given, it ought to be a true one. Therefore, if a servant were hired with a good character from his or her last place, and it afterwards came to the knowledge of the master or mistress that such character was undeserved, and practical experience would be sufficient, it would be dishonest, with such knowledge, to pass on

the good character to a subsequent employer."

Since the decision in this case another county court judge held that the custom was proved by the evidence adduced before him, and gave judgment for the servant for a month's wages, which were claimed under circumstances similar to those in the preceding case.

Mutual Duties. A servant must use proper care in dealing with the property of his master which is entrusted to him. If he is guilty of gross negligence by which such property is injured, he will be liable to an action at law. There is no duty laid upon him to protect the property at all risks, and he will not be responsible for losses arising through robbery. The whole of the servant's working hours are at the disposal of his master, and may be utilised in any manner the master desires, though no servant can be compelled to obey any unlawful command or order. The strictest honesty is demanded in dealing with the goods or property of the master, and also with any moneys paid to the servant for his master. If a servant retains and converts to his own use any sum of money which is paid to him on behalf of his master, he is guilty of embezzlement. Such an act, on the part of any other person than a clerk or servant, would not be a criminal offence, and could only give rise to an action in a civil court.

A master is responsible for the negligent acts of his servant, whereby a third party is injured, provided the servant is acting in the ordinary course of his duty, and within the scope of his authority. But if the servant is engaged in some enterprise or business which is altogether unconnected with his service, or if he is

chargeable with anything which imposes a criminal liability upon him, the master is not responsible.

Again, it is the duty of every master to indemnify his servant from the consequences of doing anything in obedience to orders, the servant at the time believing them to be lawful. But there is no obligation to indemnify if the servant knew that the orders were unlawful, nor if damage has arisen to the servant through acting in direct disobedience to his master's orders.

In the case of a domestic servant, no master or mistress should ever take upon himself or herself the responsibility of searching boxes, etc., if a theft is suspected. Either a search warrant should be obtained, or a constable should be consulted and asked to act upon the information given to him. The reason for the distinction is that whereas a constable can act upon reasonable suspicion of a felony having been committed, a private person must, in addition. have good grounds for suspecting a particular person before he can act with safety.

Dismissal. A servant may be summarily dismissed for wilful disobedience, gross moral misconduct, inattention, incompetence, claiming to be a partner, and conduct incompatible with the performance of his duties. Little difficulty arises as to the first four of these grounds for dismissal, though a master must not act too capriciously, nor in too narrow a spirit. The last ground opens a much wider field. No general rule can be laid down as to what will constitute a good cause for summary dismissal, though the judgment of a former Master of the Rolls may be read with

In an action for wrongful dismissal the plaintiff was the confidential clerk of a firm of general merchants and commission agents. who were in a very large way of business. The defendants discovered that the plaintiff was speculating in differences on the Stock Exchange to the extent of many hundreds of thousands of pounds, and immediately dismissed him from their service. It was held that they were entitled to do so. The late Lord Esher said: "The rule of law is, that where a person has entered into the position of servant, if he does anything incompatible with the due and faithful discharge of his duty to his master, the latter has a right to dismiss him. The relation of master and servant implies necessarily that the servant shall be in a position to perform his duty duly and faithfully, and if by his own act he prevents himself from doing so, the master may dismiss him. It is not that the servant warrants that he will duly and faithfully perform his duty; because, if that were so, upon any breach of his duty his master might bring an action against him on the warranty. But the question is, whether the breach of duty is a good ground for dismissal. I have never hitherto heard any doubt that that is a true proposition of law. What circumstances will put a servant into the position of not being able to perform, in a due manner, his duties, or of not being able to perform his duty in a faithful manner, it is impossible to enu-Innumerable circummerate. stances have actually occurred which fall within that proposition, and innumerable circumstances which never have yet occurred, advantage as a valuable guide. I will occur, which also will fall

within the proposition. But if a servant is guilty of such a crime outside his service as to make it unsafe for a master to keep him in his employ, the servant may be dismissed by his master: and if the servant's conduct is so grossly immoral that all reasonable men would say that he cannot be trusted, the master may dismiss The question is whether we can differ from the learned judge who has determined the question of fact with reference to a confidential clerk to merchants. who, in the course of his duty, might have to advise his masters upon monetary matters, and who, in the course of his duty, might be called upon by his masters to have in his hands securities of great value, but who is found during the service, secretly from his masters, to have been engaged not in one or two small transactions, but in enormously large gambling transactions on the Stock Exchange in differences, so that he might at any time be landed in immense losses; and whether we can say that the learned judge is wrong in holding that a man who has done that whilst he was a servant, has done that which is incompatible with a safe performance of his duty to his masters; and if the learned judge has held that such a clerk, by such a course of conduct to such an extent has brought himself into a position that the masters cannot fairly rely upon his faithfulness— because the clerk has palpably left himself open to temptation, so great that it is beyond safety to the masters and to the masters' business-the question is whether we can say that the learned judge is wrong, or that a jury would be wrong, in finding that that is incompatible

with the safe performance of his duty to his master. Wherever a clerk in a mercantile service, or in a service of trust, breaks any of the rules of good conduct, and wherever a jury finds that the master was justified in dismissing him. I should like it to be known by all persons in that position that this court will uphold the decision, and I think that every judge and every jury, if such conduct is brought before them, as has been imputed to and proved against the plaintiff in this case, holding the position which he did in the office of merchants, would come to the conclusion that gambling to a large extent in differences is wholly incompatible with the due and faithful performance of his duties, if he does so unknown to his master. I should like to say in plain terms, so that it may be understood, that the moment it is made known to a master that his clerk has been gambling to anything like this extent on the Stock Exchange, that of itself will authorise any tribunal in saying that the master was justified in dismissing his servant."

On the dismissal of a servant, there is no necessity for the master to state the grounds for his dismissal. But if the servant brings an action for damages for wrongful dismissal, the master must prove that he had good grounds for acting as he did, otherwise he will be mulcted damages. The measure of damages is the loss naturally arising from the effects of the dismissal. But a dismissed servant must not expect to receive, as a matter of course, his full wages for the unexpired term of service. The amount is to be reduced by his chances of obtaining other employment, and he

must use his best efforts to get such other employment. It may, therefore, happen that the damages sustained are only nominal, and the servant cannot recover more

A servant may be liable in an action to his master for quitting his service without proper notice. But the remoteness of the chance of obtaining any damages awarded of an action of this kind causes this class of case to be of the rarest occurrence. For maliciously breaking a contract of service in connection with municipal gas or water works, a servant may be criminally proceeded against, and summarily convicted.

Characters. There is no legal obligation upon a master or mistress to give a servant a character. But if a character is given, it must be an honest expression of the belief of the person giving it, and if it is so it belongs to the class of privileged communications, for which no action of defamation of character will lie. But the proof of the existence of express or implied malice will destroy the privilege. All facts should be disclosed which are material, but with as little gloss as possible; and there should be no suppression of the truth as to any matters which might affect the mind of any person likely to engage the servant. The giving of a wilfully false character whereby another person is damnified may be a good cause for an action of deceit.

The giving of false characters, or the conspiring with other persons to bring about a contract of service by means of false characters or assertions, renders the party guilty of the same liable to a penalty of £20 and costs.

Disputes between Master and Servant. Special provision is

made for the settlement of disputes between employers and workmen, other than seamen or apprentices to the sea service, by an Act of 1875. It does not apply to domestic or menial servants. Proceedings may be taken in a county court, and the court may-

1. Adjust and set off against each other the claims of the employer and workman, whether the claims are liquidated or unliquidated, and are for wages, damages, or otherwise.

2. Rescind, if it thinks proper, any contract between the workman and the employer on such terms as to the apportionment or payment of wages or damages as

may appear just.

3. Accept security from the defendant, with the consent of the plaintiff, that he will perform his contract. The security must be an undertaking by the defendant, and one or more sureties, that the defendant will perform his contract, subject, on non-performance, to the payment of a sum to be specified in the undertaking.

Where the amount claimed or in dispute does not exceed £10, the matter may be heard and determined by a court of summary jurisdiction. No security then

taken may exceed £10.

It is an indictable offence for any persons to conspire together to obstruct an employer in the conduct of his business by persuading his workmen to leave him, so as to induce him to make a change in the mode of carrying on his business. But no action will lie against an official of a trade union for procuring the dismissal from their employment of non-union workmen in the same trade, unless the dismissal is brought about by the employer being induced to break his contract with the workmen. On the other hand, however, a malicious conspiracy of several persons to injure a person in his business by inducing his customers or servants to break their contracts with him. or not to enter into contracts with him, not to deal with him, or not to continue in his employment, when such conduct results in damage, is actionable.

For the settlement of trade disputes, powers have been conferred upon the Board of Trade by the Conciliation Act, 1896. When it is shown that any difference exists between an employer and his workmen, the Board has authority to inquire into the causes and circumstances of the dispute, to take steps to arrange a meeting of the parties, and to appoint a person or persons to act as arbitrafor, conciliator, or as a board of conciliation.

Compensation for Injuries .-The Workmen's Compensation Act, 1906, has provided compensation in case of injury for almost all kinds of servants. See the section dealing with the subject, p. 248.

MENSURATION

To find

(1) The area of a triangle. Multiply half the base by the perpendicular drawn from the opposite angle to the base.

(2) The area of a rectangle. Multiply the length by the

breadth.

(3) The area of any other rightlined figure. Divide it into triangles; find the area of each, as in (1), and the sum of them will give the area.

(4) The area of a circle. Multiply the square of the radius by 3.14159, or the square of the diameter by .7854. (N.B. The circumference of a circle is found by multiplying the diameter by 3.14159).

(5) The area of a sector of a circle. Multiply half the length

of the arc by the radius.

(6) The area of an ellipse. Multiply the product of the axes by .7854.

(7) The surface of a cube, or of a parallelopiped. Add the

areas of the sides.

(8) The surface of a sphere. Multiply the square of the dia-

meter by 3.14159.

(9) The surface of a prism or cylinder. Multiply the length by the perimeter, and add the area of the two ends.

(10) The surface of a cone or pyramid. Find the product of half the slant side and the perimeter of the base, and add the

area of the base.

(11) The volume of a cube or of a parallelopiped. Multiply together the length, depth, and breadth. (N.B. A vessel containing one cubic foot holds nearly 64 gallons. An imperial gallon of water weighs tolbs, avoirdupois).

(12) The volume of a sphere. Multiply the cube of the diameter

by .5236.
(13) The volume of a prism or cylinder. Multiply the area of

the base by the height.

(14) The volume of a cone or pyramid. Multiply the area of the base by one-third of the perpendicular height.

(15) The volume of a spheroid. Multiply the product of the square of the revolving axis and the

fixed axis by -5236.

METRIC SYSTEM

The metric system is a decimal one. The basis of all measurements is the metre which is the ten millionth part of the assumed length of the direct distance from the Pole to the Equator. The calculation of this length was made in 1795, and was adopted by the French Government as the unit. In English measure it is about 3 feet 31 inches, or, more exactly, 39.37079 English inches, or 3.2808992 English feet, or 1.0936331 English yards.

One of the principal advantages of the metric system is that there is one definite unit taken for each set of measures, and the remainder are powers of ten of this unit. For the construction of a table. as soon as the unit is known, the other parts are formed by the

following prefixes:-

Myria - 10,000 times. Kilo 1,000 times. Hecto 100 times Deca 10 times. Deci $\frac{1}{10}$ of. Centi 100 of. Milli $= \frac{1}{1000}$ of.

The reduction from one denomination to another is performed by multiplying or dividing by some power of ten. Hence there is no alteration in the figures, but simply an alteration in the position of the decimal point.

Measure of Length

The fixed unit is the metre, which is a little longer than a yard.

I metre = 39-37079 inches. 1 yard - 91.43835 centimetres.

10 millimetres

(mm.) I centimetre. 10 centimetres

(cm.)I decimetre.

10 decimetres (dm.) - 1 metre.

10 metres I decametre. 10 decametres

(Dm.) I hectometre. to hectometres

(Hm.) - I kilometre. 10 kilometres

(Km.) - I myriametre. (Mm.)

The micron $-\frac{1}{1000000}$ metre is used for extremely small measures.

Measure of Area

The unit of land measurement is 10,000 square metres, which is called a hectare. The are is therefore the square decametre.

— 119·603 sq. yds. 1 sq. mile - 258.98945 hectares.

10 centiares $(\frac{1}{100} are)$ - I deciare.

10 deciares

 $(\frac{1}{10} \text{ are})$ - I are. 10 ares I decare.

10 decares - I hectare.

Measure of Volume

The unit is the cubic metre, called a stere.

I stere - 1.30802 cub. yds.

1 cub. yd. - 0.7645 steres. 10 decisteres - 1 stere.

10 steres I decastere.

Measure of Capacity

The unit of capacity is the cubic decimetre, which is called a litre.

1 litre -1.7608 pints.

I gallon -4.5435 litres. 10 millilitres

(ml.)- I centilitre. 10 centilitres

(cl.) - I decilitre.

10 decilitres (dl.) - I litre.

10 litres - I decalitre. 10 decalitres

(DI,) 1 hectolitre.

10 hectolitres (HL)- 1 kilolitre (Kl.).

Measure of Weight

The unit of weight is the weight of a cubic centimetre of distilled water at 4° Centigrade, and at a normal pressure of 760 millimetres.

| i gramme | -15.4323 grains. |
|----------------|--------------------|
| ı kilogramme | |
| ı grain | - 0.0648 grammes. |
| ı lb.avoirdupo | is= 0.4536 kilogr. |
| to millioramn | 241 |

(mg.) = 1 centigramme.

10 centigrammes (cg.) - r decigramme.

10 decigrammes == I gramme. (dg.) 10 grammes - 1 decagramme.

10 decagrammes - I hectogrme. (Dg.)

10 hectogrammes

(Hg.) = 1 kilogr. (Kg.) 100 kilogrammes is called a quintal.

1,000 kilogrammes is called a tonneau.

The first table below gives the English equivalents for all the ordinary measures and weights of the metric system, and the second table gives the metric equivalents of the English, or imperial, weights and measures.

TABLE I METRIC TABLE Linear Measure

1 millimetre - 0.03937 ins. - 0.3937 ins. - 3.937 ins. 1 centimetre 1 decimetre (39'370113 ins. r metre 3.280843 ft. (1.0936143 yds. - 10.936 yds. I decametre 1 hectometre - 100.36 vds. 1 kilometre 0.62137 miles.

Square Measure 1 sq. centim. - 0.15500 sq. ins.

1 sq. decimetr. — 15:500 sq. ins. 1 sq. metre - 10.7639 sq. ft. (1'1960 sq. yds. I are l 119.603 sq. yds. 1 hectare 2.4711 acres.

Cubic Measure

1 cubic centim. - 0.0610 cub.in. 1 cubic decim. - 61.024 cub. ins. 1 cubic metre = \[\begin{pmatrix} 35.3148 \text{ cub. ft.} & 1 \text{ cub. foot} & - & \text{ o'028317 cub.} \\ 1.307954 \text{ c.yds} & 1 \text{ cub. yard} & - & \text{ o'764553} \end{pmatrix}, \]

Measures of Capacity

I centilitre - 0.070 gills. I decilitre - 0.176 pints. I litre - 1.75980 pints. I decalitre - 2.200 gallons. I hectolitre - 2.75 bushels.

Measure of Weight

Avoirdupois. 1 milligramme -0.015 grs. I centigramme -1.154 grs. I decigramme ---1'543 grs. I gramme 15:432 grs. I decagramme -154'323 grs. 3.527 ozs. I hectogramme i kilogramme = { 15432.3564 grs. 2.20462 lbs. 1 quintal 1.968 cwt. I tonneau 0.9842 tons.

A gramme is also equivalent to 0.03215 oz. or 15.432 grains troy, and to 0.2572 drams, or 0.7716 scruples, or 15.432 grains apothecaries' weight.

TABLE II

Linear Measure

1 inch 25'400 mm. I foot 0.30480 metre. 0.914399 1 yard 1 fathom 1.8288 1 pole 5.0292 I chain - 20.1168 1 furlong 201.168 1 mile 1.6093 km.

Square Measure

1 sq. inch 6.4516 sq. cm. I sq. foot 9.2903 sq. dm. 0.836126 sq. m. I sq. yard I perch 25.293 sq. m. rood . - 10'117 ares. 1 acre 0.40468 hectare. 1 sq. mile - 259 oo hectares.

Cubic Measure

1 cubic inch - 16.387 cub. cm. 0.028317 cub.m. 1 ton

1 ounce

Measures of Capacity

| rgill = | 1:42 decilitres. |
|------------|-------------------|
| r pint = | o 568 litre. |
| ı quart = | 1:136 litres. |
| ı gallon = | 4.5459631 litres. |
| ı peck - | 9.092 litres. |

1 bushel — 3.637 dl. 1 quarter — 2.909 hl. Apothecaries' Measure

| ı n | inin | â | No. | 0.02 | 9 mi | llilitre | 3. |
|-----|--------|---|------|------|-------|----------|----|
| r f | l. sci | | B22 | 1.18 | 4 mil | lilitre | s. |
| 1 f | t. dr. | | BIOR | 3.55 | 2 | ,, | |

1 fl. dr. - 3.552 ,, 1 fl. oz. - 2.84123 cl. 1 pint - 0.568 litre. 1 gallon - 4.5459631 litres.

Avoirdunois Weight

| ı grain - | 0.0648 grm. |
|-----------|-------------|
| ı dram. 🕳 | 1.772 grm. |
| rounce - | 28.350 ,, |
| r nound - | 0:45250242 |

1 pound - 0.45359243 kil. 1 stone - 6.350 kilogms.

1 quarter - 12.70 ,, 1 cwt. - \begin{cases} 50.80 ,, \\ 0.5080 \text{ quintal.} \\ 1.0160 \text{ tonneaux.} \end{cases}

_ { 1016 kilogrms.
Troy Weight

1 grain — 0.0648 grm. 1 pennywt. — 1.5552 grm. 1 troy oz. — 31.1035 ,,

Apothecaries' Weight

I grain — 0.0648 grm.
I scruple — 1.296 ,,
I drachm. — 3.888 ,,

MONEY ORDERS

31.1032 "

I. Inland

For sums above £20 and not

exceeding £30....8d. For sums above £30 and not

exceeding £40 10d. No single money order can be issued for a sum exceeding £40.

No order may contain the fractional part of a penny. Under no circumstances will money orders be paid on the day of

issue.

The name and address of both the sender and the person to whom the money is to be paid must be given at the time of the issue of the order. An order may be crossed like a cheque. and made payable through a banker, and if payment is to be made to a company trading under a name different from the names of the persons composing it, it must be crossed. Payment may be stopped by the sender, but the Postmaster-General is in no way responsible if payment is made by mistake or negligence after notice of stoppage. Also payment may be deferred for any period not exceeding ten days.

A duplicate order will be issued in place of a lost order, on proper application being made and an extra commission of six-

pence being paid.

A money order is legally void if payment is not claimed within twelve months from the month in which it was issued; but if a good reason can be given for the delay in the presentation, an application for a new order, subject to a deduction of sixpence, will always be entertained.

Money may be transmitted by telegraph money orders from any money order office in the United Kingdom which is also a dispatching office for telegrams, and may be made payable at any money order office which is also an office for the delivery of telegrams, At those offices which forward but do not deliver telegrams, telegraph money orders can be issued but cannot be paid.

No telegraph money order can be issued for a greater amount than £40.

The charges are as follows:

(1) A money order poundage at the ordinary rate for inland money orders.

(2) A charge for the official telegram of advice to the office of payment at the ordinary rate for inland telegrams, the minimum being 6d.

(3) A supplementary fee of 2d.

for each order.

If the order is to be delivered at the address of the payee, the proper charge for porterage must

be prepaid.

The telegraph charges only cover the cost of transmitting the official telegram of advice to the postmaster of the office of payment and its repetition. Any telegraphic communication which the remitter may wish to despatch to the payee must be paid for at the ordinary inland rate, the minimum charge being 6d.

Except in cases in which the telegraphic money orders are delivered at the address of the payee, any person expecting such remittance must furnish satisfactory evidence that he is the person named in the order. He or some other person on his behalf must attend at the office to obtain payment.

II. Foreign and Colonial

Rates of Poundage.

s. d.
For sums not exceeding £1 o 3
For sums above £1 but not
above £2... o 6

For sums above £2 but not above £4..... 0 9
For sums above £4 but not above £6.... 1 0
For sums above £6 but not

above £8.... 1 3 and 3d. for every additional £2, with a maximum of £40, for which the charge is 5s. 3d. Money orders are restricted to a maximum of £10 and £20 in certain countries, particulars of which are to be found in the Post Office Guide.

By arrangement with their respective governments, telegraph money orders may be sent to Austria, Belgium, Egypt, France and Algeria, Germany, Holland, Hungary, Italy, Luxemburg, Norway, Roumania, Sweden, and Switzerland. But except in the cases of Austria, Belgium, Germany, Holland, Norway, and Switzerland, payment can only be made at certain selected offices, the names of which may be seen at the issuing office.

The charges for telegraph money orders issued in the United King-

dom are as follows:

(1) Money order poundage at the ordinary rate for foreign

money orders.

(2) A charge for the telegram of advice at the ordinary rate for telegrams addressed to the country of payment.

(3) A supplementary fee of 6d.

for each order.

The remitter is allowed, on paying for the additional words required, to add to the official telegram of advice any short communication which he may wish to send to the payee.

MOTOR CAR MARKS

Every motor car, when licensed, must bear a distinctive mark and

MULTIPLICATION TABLE

The following table gives the products of all numbers from 1 to 30.

| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | |
|----|--------|------------|-----|-----|-----|-----|------|------|-------------|-----|-----|---------|------|------|----|
| 2 | 4 | 6 | 8 | 10 | 12 | 12 | 1 16 | 5 I8 | 3 20 | 22 | 24 | 26 | 5 28 | 30 | 2 |
| 3 | 6 | 9 | 12 | 15 | 18 | 2 | 22 | 27 | 7. 30 | 33 | 36 | 39 | 4 | 45 | |
| 4 | 8 | 12 | 16 | 20 | 24 | 28 | 3 32 | 36 | 40 | 44 | 4.8 | 52 | 2 50 | 6 6c | 4 |
| 5 | 10 | 15 | 20 | 25 | 30 | 3: | 40 | 4.5 | 50 | 5.5 | бс | 6: | 70 | 75 | E |
| 6 | 12 | 18 | 24 | 30 | 36 | 42 | 48 | 54 | 60 | 66 | 72 | 78 | 82 | 90 | 6 |
| 7 | 14 | 21 | 28 | 35 | 42 | 4.9 | 56 | 63 | 3 7C | 77 | 84 | 91 | 98 | 105 | 7 |
| 8 | 16 | 24 | 32 | 40 | 4.8 | 56 | 64 | 72 | 80 | 88 | 96 | 102 | 1112 | 120 | 8 |
| 9 | 18 | 27 | 36 | 45 | 54 | 63 | 72 | 81 | 90 | 99 | 108 | 117 | 126 | 135 | 9 |
| 10 | 20 | 30 | 40 | 50 | бо | 70 | 80 | 90 | 100 | 110 | 120 | 130 | 140 | 150 | 10 |
| 11 | 22 | 33 | 44 | 55 | 66 | 77 | 88 | 99 | 110 | 121 | 132 | 143 | 154 | 165 | 11 |
| 12 | 24 | 36 | 48 | 6c | 72 | 84 | 96 | 108 | 120 | 132 | 144 | 156 | 168 | 180 | 12 |
| 13 | 26 | 39 | 52 | 65 | 78 | 91 | 104 | 117 | 130 | 143 | 156 | 169 | 182 | 195 | 13 |
| 14 | 28 | 42 | 56 | 70 | 84 | 98 | 112 | 126 | 140 | 154 | 168 | 182 | 196 | 210 | 14 |
| 15 | 30 | 45 | 60 | 75 | 90 | 105 | 120 | 135 | 150 | 165 | 180 | 195 | 210 | 225 | 15 |
| 16 | 32 | 48 | 64 | 80 | 96 | 112 | 128 | 144 | 160 | 176 | 192 | 208 | 224 | 240 | 16 |
| 17 | 34 | 5 T | 68 | 85 | 102 | 119 | 136 | I 53 | 170 | 187 | 204 | 221 | 238 | 255 | 17 |
| 18 | 36 | 54 | 72 | 90 | 108 | 126 | 144 | 162 | 180 | 198 | 216 | 234 | 252 | 270 | 17 |
| 19 | 38 | 57 | 76 | 95 | 114 | 133 | 152 | 171 | 190 | 209 | 228 | 247 | 266 | 285 | 19 |
| 20 | 40 | 60 | 80 | 100 | 120 | 140 | 160 | 180 | 200 | 220 | 240 | 260 | 280 | 300 | 20 |
| 21 | 42 | 63 | 84 | 105 | 126 | 147 | 168 | 189 | 210 | 231 | 252 | 273 | 294 | 315 | 21 |
| 22 | 44 | 66 | 88 | 110 | 132 | 154 | 176 | 198 | 220 | 242 | 264 | 286 | 308 | 330 | 22 |
| 23 | 46 | 69 | 92 | 115 | 138 | 161 | 184 | 207 | 230 | 253 | 276 | 299 | 322 | 345 | 23 |
| 24 | 48 | 72 | 96 | 120 | 144 | 168 | 192 | 216 | 240 | 264 | 288 | 312 | 336 | 360 | 24 |
| 25 | 50 | 7 5 | 100 | 125 | 150 | 175 | 200 | 225 | 250 | 275 | 300 | 325 | 350 | 375 | 25 |
| 26 | 52 | 78 | 104 | 130 | 156 | 182 | 208 | 234 | 2 60 | 286 | 312 | 338 | 364 | 390 | 26 |
| 27 | 54 | 81 | 108 | 135 | 162 | 189 | 216 | 243 | 270 | 297 | 324 | 35 I | 378 | 405 | 27 |
| 28 | 56 | 84 | 112 | 140 | 168 | 196 | 224 | 252 | 280 | 308 | 336 | 364 | 392 | 420 | 28 |
| 29 | 58 | 87 | 116 | 145 | 174 | 203 | 232 | 261 | 290 | 319 | 348 | 377 | 406 | 435 | 29 |
| 80 | 60 | 90 | 120 | 150 | 180 | 210 | 240 | 270 | 300 | 330 | 360 | 390 | 420 | 450 | 30 |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 1 |

| SMX 11 | œ | | 3 |
|--------|----|----|---|
| 10.0 | ** | λē | |
| M | ш | 1 | 3 |

| 1 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 | 1 |
|----|-----|-----|-----|--------------|-------|------|-----|-----|-----|-----|-----|-----|-----|-----|-----|----|
| 2 | 32 | 34 | 36 | 38 | 40 | 4.2 | 44 | 46 | 48 | 50 | 52 | 54 | 56 | 58 | бо | 2 |
| 3 | 48 | 51 | 54 | 5 <i>7</i> | 60 | 63 | 66 | 69 | 72 | 75 | 78 | 81 | 84 | 87 | 90 | 3 |
| 4 | 64 | 68 | 72 | 76 | 80 | 84 | 88 | 92 | 96 | 100 | 104 | 108 | 112 | 116 | 120 | 4 |
| 5 | 80 | 85 | 90 | 95 | 100 | 105 | 110 | 115 | 120 | 125 | 130 | 135 | 140 | 145 | 150 | 5 |
| 6 | 96 | 102 | 108 | 114 | 120 | 126 | 132 | 138 | 144 | 150 | 156 | 162 | 168 | 174 | 180 | 6 |
| 7 | 112 | 119 | 126 | 133 | 140 | 147 | 154 | 161 | 168 | 175 | 182 | 189 | 196 | 203 | 210 | 7 |
| 8 | 128 | 136 | 144 | 152 | 160 | 168 | 176 | 184 | 192 | 200 | 208 | 216 | 224 | 232 | 240 | 8 |
| 9 | 144 | 153 | 162 | 171 | 180 | 189 | 198 | 207 | 216 | 225 | 234 | 243 | 252 | 261 | 270 | 9 |
| 10 | 160 | 170 | 180 | 190 | 200 | 210 | 220 | 230 | 240 | 250 | 260 | 270 | 280 | 290 | 300 | 10 |
| 11 | 176 | 187 | 198 | 209 | 220 | 231 | 242 | 253 | 264 | 275 | 286 | 297 | 308 | 319 | 330 | 11 |
| 12 | 192 | 204 | 216 | 228 | 240 | 252 | 264 | 276 | 288 | 300 | 312 | 324 | 336 | 348 | 360 | 12 |
| 13 | 208 | 221 | 234 | 247 | 260 | 273 | 286 | 299 | 312 | 325 | 338 | 351 | 364 | 377 | 390 | 18 |
| 14 | 224 | 238 | 252 | 266 | 280 | 294 | 308 | 322 | 336 | 350 | 364 | 378 | 392 | 406 | 420 | 14 |
| 15 | 240 | 255 | 270 | 285 | 300 | 3,15 | 330 | 345 | 360 | 375 | 390 | 405 | 420 | 435 | 450 | 15 |
| 16 | 256 | 272 | 288 | 304 | 320 | 336 | 352 | 368 | 384 | 400 | 416 | 432 | 448 | 464 | 480 | 16 |
| 17 | 272 | 289 | 306 | 323 | 340 | 357 | 374 | 391 | 408 | 425 | 442 | 459 | 476 | 493 | 510 | 17 |
| 18 | 288 | 306 | 324 | 342 | 360 | 378 | 396 | 414 | 432 | 450 | 468 | 486 | 504 | 522 | 540 | 18 |
| 19 | 304 | 323 | 342 | 361 | 380 | 399 | 418 | 437 | 456 | 475 | 494 | 513 | 532 | 551 | 570 | 19 |
| 20 | 320 | 340 | 360 | 380 | 400 | 420 | 440 | 460 | 480 | 500 | 520 | 540 | 560 | 580 | 600 | 20 |
| 21 | 336 | 357 | 378 | 399 | 420 | 441 | 462 | 483 | 504 | 525 | 546 | 567 | 588 | 609 | 630 | 21 |
| 22 | 352 | 374 | 396 | 418 | 440 | 462 | 484 | 506 | 528 | 550 | 572 | 594 | 616 | 638 | 660 | 22 |
| 23 | 368 | 391 | 414 | 437 | 460 | 483 | 506 | 529 | 552 | 575 | 598 | 621 | 644 | 667 | 690 | 28 |
| 24 | 384 | 408 | 432 | 456 | 480 | 504 | 528 | 552 | 576 | 600 | 624 | 648 | 672 | 696 | 720 | 24 |
| 25 | 400 | 425 | 450 | 475 | 500 | 525 | 550 | 575 | боо | 625 | 650 | 675 | 700 | 725 | 750 | 25 |
| 26 | 416 | 442 | 468 | 494 | 520 | 546 | 572 | 598 | 624 | 650 | 676 | 702 | 728 | 754 | 780 | 26 |
| 27 | 432 | 459 | 486 | 513 | 540 | 567 | 594 | 621 | 648 | 675 | 702 | 729 | 756 | 783 | 810 | 27 |
| 28 | 448 | 476 | 504 | 532 | 560 | 588 | 616 | 644 | 672 | 700 | 728 | 756 | 784 | 812 | 840 | 28 |
| 29 | 464 | 493 | 522 | 551 | 580 | 609 | 638 | 667 | 696 | 725 | 754 | 783 | 812 | 841 | 870 | 29 |
| 30 | 480 | 510 | 540 | 5 <i>7</i> 0 | ()K.O | 630 | 660 | 690 | 720 | 750 | 780 | 810 | 840 | 870 | 900 | 30 |
| 1 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 | 1 |

number. In order to facilitate reference, different letters, or conbination of letters, have been applied to every county and country borough. The following are those at present in use:—

E.Y.; Counties. — Anglesev. Bedford, B.M.; Berks, B.L.; Brecon, E.U.; Bucks, B.H.; Cambridge, C.E.; Cardigan, E.J.; Carmarthen, B.X.; Carnarvon, C.C.; Cheshire, M.; Cornwall, A.F.; Cumberland, A.O.; Denbigh, C.A.; Derby, R.; Devon, T.; Dorset, F.X.; Durham, J.; Ely, Isle of, E.B.; Essex, F.; Flints., D.M.; Glamorgan, L.; Gloucester, A.D.; Hereford, C.J.; Herts, A.R.; Hunts, E.W.; Kent, D.; Lancs, B.; Leicester, A.Y.; Lincs. (parts of Holland), D.O.; Lincs. (parts of Kesteven), C.T.; Lincs. (parts of Lindsey), B.E.; London, A. and L.C.; Merioneth, F.F.; Middlesex, H.; Monmouth, A.X.; Montgomery, E.P.; Norfolk, A.H.; Northants, B.D.; Northumb., X.; Notts, A.L.; Oxon., B.W.; Pembroke, D.E.; Peterborough, Soke of, F.L.; Radnor, F.Ö.; Rutland, F.P.; Salop, A.W.; Somerset, Y.; Southampton, A.A.; Staffs, E.; Suffolk, E., B.J.; Suffolk, W., C.F.; Surrey, P.; Sussex, E., A.P.; Sussex, W., B.P.; Warwick, A.C.; Westmoreland, E.C.; Wight, I. of, D.L.; Wilts, A.M.; Worcester, A.B.; Yorks (E. Riding), B.T.; Yorks (N. Riding), A.J.; Yorks (W. Riding), C.

County Boroughs.—Barrow-in-Furness, E.O.; Bath, F.B.; Birkenhead, C.M.; Birmingham, O.; Blackburn, C.B.; Bolton, B.N.; Bootle, E.M.; Bournemouth, E.L.; Bradford (Yorks), A.K.; Brighton, C.D.; Bristol, A.E.; Burnley, C.W.; Burtonon-T., F.A.; Bury, E.N.; Canterbury, F.N.; Cardiff, B.O.;

Chester, F.M.; Coventry, D.U.; Croydon, B.Y.; Derby, C.H.; Devonport, D.R.; Dudley, F.D.; Exeter, F.J.; Gateshead, C.N.; Gloucester, F.H.; Gt. Yarmouth, E.X.; Grimsby, E.E.; Halifax, C.P.; Hanley, E.H.; Hastings, D.Y.; Huddersfield, C.X.; Hull, A.T.; Ipswich, D.X.; Leeds, U.; Leicester, B.C.; Lincoln, F.E.; Liverpool, K.; Manchester, N.; Middlesborough, D.C. Newcastle-on-T., B.B.; Newport, (Mon.), D.W.; Northampton. D.F.; Norwich, C.L.; Nottingham, A.U.; Oldham, B.U.; Oxford, F.C., Plymouth, C.O.; Portsmouth, B.K.; Preston, C.K.; Reading, D.P.; Rochdale, D.K.; Rotherham, F.T.; St. Helens, D.J.; Salford, B.A.; Sheffield, W.; Southampton, C.R.: South Shields, C.U.: Stockport, D.B.; Sunderland, B.R.; Swansea, C.Y.; Walsall, D.H.; Warrington, E.D.; West Bromwich, E.A.; West Ham, A.N.; West Hartlepool, E.F.; Wigan, E.K.; Wolverhampton, D.A.; Worcester, F.K.; Ŷork, D.N.

MOVABLE FEASTS

Easter Day is the Sunday following the first ecclesiastical full moon which happens on or after March 21. If this full moon falls on a Sunday, the Sunday following is Easter Day. Rogation Sunday is the fifth

Sunday after Easter Day.

Ascension day is the sixth
Thursday after Easter Day.

Whitsun Day is the seventh Sunday after Easter Day.

Trinity Sunday is the Sunday following Whitsun Day.

Advent Sunday is the Sunday nearest to St. Andrew's Day, November 30, whether before or after.

NUMERALS

Cardinal Numbers, from 1 to 1,000, in five languages

| English. | French. | German. | Spanish. | Italian. |
|------------|---------------|---------------|--------------|------------|
| One | Un | Ein. | Uno | Uno |
| Γwo | Deux | Zwei | Dos | Due |
| Three | Trois | Drei | Tres | Tre |
| Four | Quatre | Vier | Cuatro | Quattro |
| Five | Ĉing | Fünf | Cinco | Cinque |
| Six | Six | Sechs | Seis | Sei * |
| Seven | Sept | Sieben | Siete | Sette |
| Eight | Huit | Acht | Ocho | Otto |
| Nine | Neuf | Neun | Nueve | Nove |
| Ten . | Dix | Zehn | Diez | Dieci |
| Eleven | Onze | Elf | Once | Undici |
| Twelve | Douze | Zwölf | Doce | Dodici |
| Thirteen | Treize | Dreizehn | Trece | Tredici |
| Fourteen | Ouatorze | Vierzehn | Catorce | Quattordic |
| Fifteen | Õuinze | Fünfzehn | Ouince | Õuindici |
| Sixteen | Šeize | Sechzehn | Diez v seis | Sedici |
| Seventeen | Dix-sept | Siebenzehn | Diez y siete | Diciasette |
| Eighteen | Dix-huit | Achtzehn | Diez y ocho | Diciotto |
| Nineteen | Dix-neuf | Neunzehn | Diez y nueve | Diciannove |
| Twenty | Vingt | Zwanzig | Veinte | Venti |
| Twenty-one | Vingt-et-un | Ein und zwan- | Veinte y uno | Vent'uno |
| Thirty | Trente | Dreissig [zig | Treinta | Trenta |
| Forty | Quarante | Vierzig | Cuarenta | Quaranta |
| Fifty | Cinquante | Fiinfzig | Cincuenta | Cinquanta |
| Sixty | Soixante | Sechzig | Sesenta | Sessanta |
| Seventy | Soixante-dix | Siebenzig | Setenta | Settenta |
| Eighty | Quatre-vingts | Achtzig | Ochenta | Ottanta |
| Ninety | Õuatre-vingt- | Neunzig | Noventa | Novanta |
| Hundred | Čent [dix | | Ciento | Cento |
| Thousand | Mille | Tausend | Mil | Mille |

PASSPORTS

Passports are not generally necessary, except under special circumstances. They are granted by the Foreign Office, and certain regulations are prescribed as to the formalities to be observed in applying for them. The following are the regulations at present in force, but they are liable to be altered periodically :-

1. Applications for Foreign Office passports must be made in the form printed on the back of the regulations issued by the Foreign Office, and enclosed in a

Department, Foreign Office, London, S.W."

2. The charge for a passport, whatever number of persons may be named in it, is 2s. Passports are issued at the Foreign Office between the hours of II and 4 on the day following that on which the application for the passport has been received, except on Sundays and public holidays, when the passport office is closed. If the applicant does not reside in London, the passport may be sent by post, and a postal order for 2s. should in that case accomcover addressed to "The Passport | pany the application. Postage

stamps will not be received in payment.

3. Foreign Office passports are granted only (1) to natural-born British subjects, viz., persons born within His Majesty's dominions, and to persons born abroad who derive British nationality from a father or paternal grandfather within His Majesty's born dominions, and who, under the provisions of the Acts 4 George II cap. 21, and 13 George III, cap. 21, are to be adjudged and taken to be natural-born British subjects: (2) to the wives and widows of such persons; and (3) to persons naturalised in the United Kingdom, in the British colonies, or in India.

A married woman is deemed to be a subject of the state of which her husband is for the time being

a subject.

4. Passports are granted to such persons as are known by the Secretary of State, or recommended to him by some person who is known to him, or (1) in the case of natural-born British subjects and persons naturalised in the United Kingdom, upon the production of a declaration by the applicant in the form printed at the back of the regulations, verified by a declaration made by any banking firm established in the United Kingdom, or by any mayor, magistrate, barrister-atlaw, justice of the peace, minister of religion, physician, surgeon, solicitor, or notary, resident in the United Kingdom; the applicant's certificate of birth may also be required, especially when his name is of foreign origin; (2) in the case of children under the age of fourteen years requiring a separate passport, upon production of a declaration made by the child's parent or guardian in a

form (B), to be obtained upon application to the Foreign Office; (3) in the case of persons naturalised in any of the British colonies upon production of a letter of recommendation from the Colonial Office; and in the case of natives of British India, and persons naturalised therein, upon production of a letter of recommendation from the India Office.

5. If the applicant for a passport is a naturalised British subject, his certificate of naturalisation must be forwarded to the Foreign Office with the declaration or letter of recommendation. Naturalised British subjects, if resident in London or in the suburbs, must apply personally for their passports at the Foreign Office: if resident in the country. the passport will be sent, and the certificate of naturalisation returned, to the person who may have verified the declaration, in order that he may cause the applicant to sign the passport in his presence. Naturalised British subjects will be described as such in their passports, which will be issued subject to the necessary qualifications.

6. Foreign Office passports may be renewed at the Foreign Office on personal application, or, if the applicant does not reside in London, on the receipt of a letter signed by him, returning the passport previously issued to him, and enclosing a postal order for

25.

7. A passport cannot be issued by the Foreign Office, or by an agent at an outport, on behalf of a person already abroad; such person should apply for one to the nearest British mission or consulate.

8. The bearer of every passport

sign his passport as soon as he receives it; without such signature either the *visa* may be refused or the validity of the pass-

port questioned abroad.

9. Travellers who intend to visit the Russian Empire, the Turkish Dominions, the Kingdom of Roumania, Persia, Venezuela, Hayti, or Eritrea in the course of their travels, must not leave the United Kingdom without having had their passports visés either at the Russian Consulate-General, 17 Great Winchester Street, E.C.; the Consulate-General of the Sublime Porte, 4 Broad Street Place, E.C.; the Roumanian Consulate-General, 65 London Wall, E.C.; the Persian Consulate-General, 122 Victoria Street, S.W.; the Venezuelan Consulate. Finsbury Pavement House, E.C.; the Haytian Consulate, 32 Fenchurch Street, E.C.; or the Italian Consulate-General (for Eritrea), 44 Finsbury Square, E.C. respectively, or at one of the other consulates of Russia, Turkey, Roumania, Persia, Venezuela, Hayti, or Italy in the United Kingdom. Travellers about to proceed to any other country need not obtain the visa of the diplomatic or consular agents of such country, except as an additional precaution, which is recommended in the case of passports of old date.

permitted to enter most foreign countries without passports, and the rules respecting Passports have been generally relaxed, nevertheless British subjects travelling abroad are recommended to furnish themselves with passports, for even in those countries where they are no longer obligatory, they are found to be useful as affording a ready means of

identification in case of need. British subjects intending to reside in Germany or in Switzerland should provide themselves with passports.

N.B.—A statement of the requirements of foreign countries with regard to passports may be obtained upon application to "The Passport Department, Foreign Office, London, S.W."

When an agent is employed to obtain a passport, there is usually an additional fee of 1s. 6d. to be

paid to the agent.

A fee is charged for a visa at all consulates, except those of Austria-Hungary and Roumania. This fee ranges from 1s. 6d. in the case of Germany to 9s. 8d. for Spain.

The visa is the official indorsement on a passport, to the effect that it has been examined and passed.

Eritrea is the name of the Italian colony on the Red Sea, the capital of which is Mas-

PARTNERSHIP

Partnership is the relation which subsists between persons carrying on business in common with a view to profit.

Any combination of persons may join together to carry on a partnership, provided they do not exceed twenty in number. If the business is banking, the number of partners must not exceed ten. If these bankers are exceeded, the partnership is void, unless there has been a registration under the Companies Act, 1862.

A partnership can be formed by a mere verbal agreement between the members thereof. But it is the ordinary practice for articles of partnership to be drawn up. These articles deal with the relationship of the partners to each other. But they do not affect other persons at all, unless such persons have full knowledge of the contents of the articles. It is not always easy to say who is, and who is not a partner, and to decide this question special works must be consulted.

In the conduct of business, every partner is the agent of his fellow partners. It follows, therefore, that the firm is responsible for the acts of any one of its members done in the ordinary course of trade. No appeal to any articles can protect an innocent partner for the acts of his fellows. It is for this reason that so many firms are now being converted into limited companies, for the articles of association of a company, which correspond, in the main, to the articles of partnership of a firm, are public property, and any person who deals with a company is presumed to know what are the exact powers of the company.

Relationship of Partners to one another. In the absence of any special agreement, as contained in the articles of partnership, the relations of partners to each other may be stated as follows :-

 All the partners are entitled to share equally in the capital and profits of the business, and must contribute equally towards the losses, whether of capital or otherwise, sustained by the firm.

2. The firm must indemnify every partner in respect of payments made and personal liabilities incurred by him.

(a) In the ordinary and proper conduct of the business of the firm; or

(b) In or about anything necessarily done for the preservation of the business or property of the firm.

3. A partner making, for the purpose of the partnership, any actual payment or advance beyond the amount of capital which he has agreed to subscribe, is entitled to interest at the rate of 5 per cent. per annum from the date of the payment or advance.

4. A partner is not entitled, before the profits have been ascertained, to any interest on the capital subscribed by him.

5. Every partner may take part in the management of the partnership business.

6. No partner shall be entitled to remuneration for acting in the partnership business.

7. Any differences arising as to ordinary matters connected with the partnership business may be decided by a majority of the partners, but no change may be made in the nature of the business without the consent of all existing partners.

8. The partnership books are to be kept at the place of business of the partnership (or at the principal place, if there is more than one), and every partner may, when he thinks fit, have access to and inspect and copy any of them.

9. Each partner is bound to render true accounts and full information of all things affecting the partnership to any other partner or to his legal representative.

10. Every partner must account to the firm for any benefit derived by him without the consent of the other parties from any transaction concerning the partnership, and from any use by him of the partnership property, name, or business connection.

11. If a partner, without the consent of the other partners, carries on any business of the

same nature as, and competing with, that of the firm, he must account for and pay over to the firm all profits made by him in that business.

All the property originally brought into the business or subsequently acquired by the firm is partnership property, and must be held and applied for the purposes of the partnership alone. If it consists of land, as between the partners themselves, it is regarded as movable or personal property, and devolves as personality on the death of a partner, as far as his share is concerned, to the legal representative, the executor or administrator, of the deceased.

Relationship of Partners to Third Parties. The articles of partnership only regulate the duties of partners as far as they themselves are concerned. Third parties have no right to inspect these articles as they can and must, at their peril, examine the articles of association of a limited liability company. As a result, any act of a partner which is within the scope of the partnership business, and done in the ordinary course of that business, is binding upon all the other partners, unless the person with whom the partner deals actually knows that the particular act is forbidden. In fact, every partner is an agent for the firm and his other partners for the purposes of the partnership, and all the ordinary rules of agency apply to his acts. His position is that of a general agent.

But for those acts which are outside the scope of the partner-ship business, the other members of the firm are not liable, unless there is a subsequent ratification. A partner cannot bind his firm by deed unless he is empowered to

do so by a power of attorney. He is also unable to bind his firm by a guarantee, or by a submission to arbitration.

If he exceeds his authority and does an act outside the scope of the ordinary partnership business, a partner renders himself personally liable in the same manner as an agent acting in excess of his authority. An example of such an excess of authority would be the acceptance of a bill of exchange by a member of a firm of solicitors, since a transaction of this kind is not within the ordinary scope of the business of a solicitor. In the case of a mercantile firm, a partner has naturally full authority to do such

The agency of a partner may continue, even after a dissolution of the partnership, so far as is necessary to wind up the affairs of the firm.

Liability of Partners. liability of a partner for the debts and obligations of the partnership commences at the moment he becomes a member of the firm. but he is in no way liable for debts previously contracted. So long as he remains a member of the firm he is jointly liable with his co-partners for all debts contracted while he is a member of it. His liability ceases, as to all subsequent debts, when he retires. But this release is subject to the qualification that notice of retirement must be given when the business of the firm is continued. An advertisement in the Gazette is a sufficient notice to all those persons who have had no previous dealings with the firm; but to all those who have had dealings express notice, by circular or otherwise, must be given. Since a dormant partner does not appear

to the world as a partner, no notice of his retirement is necessary, except to those persons who knew that he was a partner.

An express agreement made between a creditor, the retiring partner, and the other members of the firm may discharge the liability of the retiring partner for debts due to that creditor incurred during the partnership, and in certain cases, without an express agreement, but from the conduct of a creditor and the remaining partners, such a discharge will be implied.

When one of the partners dies, and the partnership is thereby dissolved, his private property is liable for the payment of the partnership debts, so far as thev are unpaid, subject to the prior payment of his private debts. But the creditors of the deceased partner must first be paid in full before any claim can be made by the creditors of the firm.

Dissolution. Subject to any special terms contained in the partnership articles, a partnership is dissolved.

(a) By effluxion of time.

(b) By the termination of the venture for which it was formed. (c) By notice on the part of any

partner.

(d) By the death or the bankruptcy of any partner.

(e) By a partner suffering his share of the partnership property to be charged under the Partnership Act for his separate debt. This is only a cause for dissolution at the option of the other partners.

Irrespective of any agreement, a partnership is dissolved if business becomes illegal through any cause.

The court has a discretionary power to dissolve a partnership,

especially in such cases as the following :---

(a) If a partner becomes a lunatic, or incapable of performing his part of his contract.

(b) If a partner has been guilty of conduct prejudicial to the interests of the firm.

(c) If a partner has been guilty

of misconduct.

(d) If the business can only be carried on at a loss.

(e) If circumstances have arisen making it just and equitable to dissolve the partnership.

After Dissolution. In the absence of any special arrangements, on the dissolution of a partnership the whole of the partnership property is converted into money, and the money is disposed of as follows :--

The debts and liabilities of

the firm must be paid.

If money has been advanced by any of the partners, beyond the amount of his share of the capital, the advances must be repaid.

3. After the above claims have been satisfied, each partner is entitled to receive the share of his capital which is due to him.

4. Any residue is divided among the partners according as they are entitled to share in the profits of the business.

Limited Partnerships. By the Limited Partnership Act, 1907, it has become possible for a partner, who takes no part whatever in the business transactions of a concern, to become what is known as a limited partner, that is, his liability is limited to a certain sum, which must be declared, and he is in every way a dormant or sleeping partner. The greatest publicity must be given to any such arrangement, and very full particulars have to be filed with the Registrar of Joint

Stock Companies. Owing to the fact that "private" companies now enjoy such peculiar privileges under the Companies Act, it is doubtful whether the commercial community will take much advantage of this new measure.

PATENTS

A patent is a grant from the Crown by letters patent to the true and first inventor of some manner of new manufacture, conferring on him the sole right or monopoly of making, using, or selling it during the period for which the patent is granted. Patents are now governed by the Act of 1907.

The effect of the grant of a patent is confined to the United Kingdom and the Isle of Man.

The invention or discovery, in order that it may be the subject matter of a valid patent, must be a manufacture, and of some utility. There can be no patent in a mere principle or idea. Moreover, it must be a new invention within the realm.

It must be borne in mind that an invention is different from a discovery. A discovery is not subject matter for a patent unless it is an addition not only to knowledge, but to known inventions, and produces either a new and useful thing or result, or a new and useful mode of producing an old thing or result.

As to utility, the headnote to a recently decided case tersely expresses the law upon the subject: "A very small amount of utility is sufficient to support a patent. Utility, in patent law, does not mean abstract, or comparative, or competitive, or commercial utility; but as applied to an invention, it means that the invention is better than the preceding knowledge of the trade as to a particular fabric,

better, that is, in some respects, though not necessarily in every respect. For instance, an invention is useful by which an article good, though not so good as one previously known, can be produced more cheaply by a different process. And an invention is useful when the public are thereby enabled to do something which they could not do before, or to do in a more advantageous manner something which they could do before—or, in other words, an invention is patentable which offers the public a useful choice."

Any person, Briton or alien, may apply for a patent. But the patent, if granted to a foreigner, must be worked within the United Kingdom. (See sect. 27 of the 1907 Act.) And two or more persons may apply, and a patent may be granted to them jointly, although some or one only of them are or is the true inventors or inventor.

The grantee, or one of the grantees, must be "the true and first inventor." The Act does not attempt to define who is "the true and first inventor," The term, however, has been held to signify not only a person who would be so accounted in the popular sense of the word, but to include a person who has imported the invention of another from abroad, or the first person who has obtained a patent when the invention has been made by two or more persons simultaneously. If an inventor within the realm has communicated his invention to another person, that other person cannot obtain a valid patent for it.

If a patent is granted, and it afterwards appears, in any proceedings, that there has been any irregularity in the grant, it will be revoked.

The form of application must be lodged with the comptroller of patents, designs, and trade marks. It must be accompanied by a specification or description of the invention. Drawings must be added, if necessary to complete the description. Sometimes it is not possible for the inventor to give a complete description at the time of making his application. although he is anxious to avoid being anticipated by any other person. He therefore gives a short description in what is known as a "provisional specification." This must, however, be followed by a "complete specification" within nine months of the date of application, otherwise application will be deemed to have been abandoned. forms to be used are given in the Act.

The lodgment of a provisional specification is a great boon to the intending patentee. Within the period of nine months allowed for further consideration, he may discover that his supposed invention is not new, or that it is capable of further improvement, and in any case he will save himself from any expense, beyond the sum of \mathcal{L}_{1} , which must be paid when the application and provisional specification are left with the comptroller. An additional sum of £3 must be paid when the complete specification is lodged, and these were the total fees payable up to the end of the fourth year from the date of application, prior to Now an additional fee of f is payable on the sealing of the patent in respect of investigations as to anticipation.

The application and the specification are referred to an examiner, who reports upon the whole, and in addition the acceptance of the specification is advertised, so that any person may make an inspection of the same. Within two months of the date of the advertisement notice of opposition to the grant of a patent may be given, on the ground that the applicant for the patent has obtained the invention from the objector, or from a person of whom the objector is the legal representative, or that it has been the subject of a previous application.

If the examiner reports favourably, and there is no opposition, or if the opposition is unsuccessful, a patent will be granted to the applicant, authenticated by the seal of the Patent Office. But the comptroller may refuse a grant if he is of opinion that the use of the invention would be contrary to law or morality.

The applicant may use and publish his invention any time after the acceptance of his application. without prejudicing his rights. And it is also provided by the principal Act of 1883 that the rights of an inventor shall not be affected by the exhibiting of his invention at an industrial or international exhibition prior to his application for a patent, upon his giving notice to the comptroller of his intention to do so, provided that the application itself is not delayed beyond six months from the date of the opening of the exhibition.

On certain grounds, mainly those of fraud, a duly granted patent may be revoked.

The patent is dated with the date of the application and lasts for fourteen years. But the extension beyond four years is dependent upon the payment of certain fees as follows:—

Before the end of four years

from date, of patent £50 and further,

Before the end of eight years from date of patent from These amounts may be paid by yearly instalments—four of from each, two of from each, and four of from each.

By failing to keep up the yearly payments a patentee can allow his patent to lapse at the end of any year. His decision will be based upon the prospects of success attending his invention. In addition, if a patentee means to amend his specification, up to the time of sealing, he must pay a further fee of £1 10s.; after sealing the fee is £3.

An inventor may sometimes obtain an extension of time, up to an additional fourteen years. For this purpose a petition to the High Court of Justice is now the necessary procedure. The principal grounds upon which prolongation is recommended are the merit of the invention and the inadequateremuneration of theinventor. Each case will depend upon its own peculiar merits.

Patents are generally taken out through a patent agent, and this is the best plan for an inventor to adopt. A patent agent must be a person registered under the Act of 1907. Any person who advertises himself as a patent agent, without being duly registered under the Act, is liable to a fine of \$420\$.

A register is kept at the Patent Office, and in it are entered all particulars as to patents, the names and addresses of the grantees, notifications of assignments and transmissions, of licences, of amendments, of extensions and revocations, and of such other matters as affect their validity and ownership. The register is

open to public inspection, and certified copies of any entries can be obtained. Any person aggrieved by an entry in the register may apply to the court for its rectification.

A patentee may assign his patent absolutely, or limit the same to any part of the United Kingdom or the Isle of Man. Although it does not appear to be necessary that the assignment should be made by deed, it is the common practice to use a deed not only for an assignment, but also for a licence.

The Crown may make any arrangement with a foreign state for mutual protection of inventions, designs, or trade marks, and if an Order in Council to such effect is in force, any person who has applied for protection for any invention, design, or trade mark in any such state is entitled to protection in this country, and the patent, or the registration of the trade mark, is to have the same date as the date of application in such foreign state. The application must be made, in the case of a patent, within twelve months, and in the case of a trade mark within four months, from the application for protection in the foreign state.

Under the Patent Act of 1907, it is provided that any person who is interested in a patent may present a petition to the Board of Trade, in case the patent is not being utilised, alleging that the reasonable requirements of the public with respect to a patented invention have not been satisfied, and praying for the grant of a compulsory licence, or, in the alternative, for the revocation of the patent. If the Board is satisfied that a prima facie case is made out, and the

parties do not come to terms, the petition is referred to the High Court, which will inquire into the whole matter, and make such order as they think fit-that is, dismiss the petition, order the grant of licences, or revoke the patent. No order of revocation. however, will be made before the expiration of three years from the date of the patent, or if the patentee gives satisfactory reasons for his default. For the purposes of the Act the reasonable requirements of the public will not be deemed to have been satisfied if, by reason of the default of the patentee to work his patent, or to manufacture the patented article in the United Kingdom, to an adequate extent, or to grant licences on reasonable terms (a) any existing industry or the establishment of any new industry is unfairly prejudiced or (b) the demand for the patented article is not reasonably met.

PERCENTAGE TABLE

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POSTAL GUIDE Inland Letters. Letters not exceeding four ounces in weight are charged one penny; for those exceeding four ounces the postage is one halfpenny for every additional two ounces. There is no limit as to weight; but the maximum allowed for size is length two feet, width one foot, depth one foot, unless sent to or from a Government office. A letter posted unpaid is charged with double postage on delivery; if insufficiently paid, with double

the deficiency.

Most of the railway companies of the United Kingdom have entered into agreements with the Postmaster-General by which letters can be conveyed by the earliest available train or steamboat. No letter must exceed four ounces in weight, and in addition to the penny stamp, a sum of twopence must be paid to the servant of the railway company. The letter may be addressed to be called for at the station to which it is sent, or may be transferred thence to the nearest letter-box for postal delivery. If the letter is not handed in at the passenger railway station it must be delivered at an express delivery post office for immediate conveyance to the railway station by special mes-senger. For this an express fee is charged at the rate of threepence per mile.

Letters and parcels can be more quickly delivered than in the ordinary way,

(1) By special messenger all the

way: this being the most rapid service, costing 3d. for every mile or part of a mile from the office of delivery to the address. Any number of packages, not exceeding ten, may be delivered by the same sender, at an additional fixed charge of 1d. for each article above one. Letters or parcels intended to be sent by special messenger must handed in at an express delivery office: but articles of a dangerous or offensive character are not . accepted. The word "Express" must be written boldly and legibly by the sender above the address in the top left-hand corner of the cover.

(2) By special messenger after transmission by post. Letters intended for express delivery from the post office of destination may be posted like ordinary letters, but they must be clearly marked

Express Delivery, and have a thick perpendicular line drawn on each side of the envelope from top to bottom both front and back. The fee in addition to the ordinary postage is 3d. for every mile or part of a mile from the office of delivery.

(3) By special delivery in advance of the ordinary mail. Persons or firms who wish at any time to receive their letters and other postal packets, including parcels, book packets, newspapers, and circulars in advance of the ordinary delivery, may have them brought by special messenger by paying threepence per mile for one packet, and one penny for every additional ten or less number of packets beyond the first.

There is no express delivery on Sundays (except certain letters specially marked and paid for) Good Friday (except in Scotland) and Christmas Day.

There are various other facilities for quickening the dispatch of letters and parcels, both in the United Kingdom and in a number of foreign countries, full particulars of which will be found in the Post Office Guide, the quarterly authorised publication of the Post Office.

As a rule, the prepayment of inland letters, private post cards, newspapers, book packets, and parcels can only be effected by mean of postage stamps. In London, Edinburgh, Dublin, and certain provincial towns, prepayment may be made in money, provided the amount paid is not less than £1. The conditions upon which money will be received instead of stamps may be learned on applying at the post offices concerned.

Arrangements may be made with the postmaster of any place for postmen to collect ordinary letters from private letter boxes of approved pattern at hotels, business premises, or offices at a minimum charge of £3 3s. a year. There is a special arrangement, at lower rates, in force in London. This is, however, quite experimental.

Private letter boxes may be rented at certain post offices for an annual rent of from one to three guineas a year; and private letter bags may be used in the country at varying rates.

Notice of removal and for the redirection of letters must be given on printed forms, which can be obtained from the local postmaster or from postmen. The notice holds good for twelve months. It may, however, be extended on payment of a fee of 1s. a year up to the end of three years after the removal, and 5s. a year after.

Letters may be reposted on the day of arrival if they do not appear to have been opened or otherwise tampered with. If reposted more than a day after delivery, Sundays and public holidays not being counted, the ordinary pre-

paid rate is charged.

Undelivered inland letters, bearing the full name and address of the sender, are returned unopened. Others are opened and returned, if possible, to the senders, a registration fee of twopence being charged if the letter contains anything of value. Those which contain no address and no articles of value are at once destroyed. Foreign letters which cannot be delivered are returned to the countries from which they were received. Book packets which have a request written or printed upon cover to return them in case of non-delivery, are charged with a second postage; otherwise they are destroyed.

Late Fee Letters. To catch the night mails, inland letters for the country and abroad must be posted in London before 6 o'clock, and in suburban places from half an hour to an hour and a half earlier. If, however, an extra $\frac{1}{2}d$. is affixed to the letter, it will be forwarded by the night mails when posted after that hour. The late fee posting time is 7 p.m. at most town branch offices, 7.30 at St. Martin's-le-Grand. 7.45 at Mount Pleasant. Letters bearing an extra $\frac{1}{2}d$, stamp may also be posted in the letter-boxes affixed to all mail trains to which sorting carriages are attached. late fee is not necessary for letters addressed to certain town's within reach of later mails. As, however, some of the trains by which the later mails are conveyed are not mail trains, there is a certain

risk of irregular arrival, particularly at the more distant towns.

Registered Letters. All Letters containing coins, watches, or jewellery are subject to compulsory registration. The term jewellery includes gold or silver, manufactured or unmanufactured, diamonds, and other precious stones. Letters containing documents of special value or securities for money or paper money should be registered. Under the term paper money, the following are included—

(1) Authorities for the payment of money, (2) bank notes, (3) bank post bills, (4) bills of exchange, (5) bonds, (6) cheques, (7) coupons, (8) credit notes, which entitle the holder to goods or money, (9) exchequer bills, (10) money orders, (11) orders for the payment of money, (12) postal orders, (13) postage stamps (unobliterated), (14) promissory notes, (15) revenue stamps (unobliterated), (16) securities for money of all kinds.

Letters of which it might be important to prove the delivery should also be registered. By doing so the sender gains the benefit of the increased care taken by the post office to avoid loss. Every person who handles a registered letter has to give a

receipt for the same.

The fee for registering an inland letter, postal packet, or parcel, is twopence. This fee, which must be prepaid with the postage, secures compensation in the event of loss or damage up to £5, except in the case of coin. Additional compensation up to a maximum of £400 can be obtained by paying higher fees according to the following scale:—

| Fee. | Limit of Compen- sation. | Fee. | Limit o Compen- sation. |
|------|--------------------------------|--|------------------------------------|
| 2d. | <i>£</i> .5 | ıs. | £200 |
| 3d. | £20 | 1s. 1d. | £220 |
| 4d. | £40 | 1s. 2d. | £240 |
| 5d. | £6o | 1s. 3d. | £260 |
| 6d. | £80 | 1s. 4d. | £280 |
| 7d. | £100 | 1s. 5d | £300 |
| 8d. | £120 | 1s. 6d. | £320 |
| 9d. | £140 | 1s. 7d. | £340 |
| 10d. | £160 | 1s. 8d. | £360 |
| 11d. | £180 | 1s. 9d. | £380 |
| | | 1s. 10d. | £400 |
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Every article to be registered must be given to an agent of the post office, and a receipt obtained for it, or it will be liable to a double registration fee. It must be marked with the word Registered, and the amount of the fee paid according to the compensation secured. For letters and official papers the registered envelopes, with the registration stamp embossed on the flap, should be used; and for specie they must be used.

The compensation paid in respect of loss or damage of coin never exceeds £5, whatever the amount of coin contained in the letter may have been, and no compensation will be paid at all if a registered envelope is not used.

Inland Post Cards. These are either official or private. The former bear an impressed half-penny stamp. The following regulations must be observed as to them:—

(1) Nothing likely to prevent the easy reading of the address may be written or printed on a post card.

(2) Private post cards are made of ordinary card board, no thicker than that used for official cards, and have a halfpenny stamp affixed to the face of each. The largest size must be the same as that of the largest official card,

that is, five and a half inches by three inches and a half; and the minimum size must not be less than three and a quarter by two and a quarter inches.

(3) An official post card is neither folded nor cut in any way so as to reduce the size below three and a quarter by two and a quarter inches.

(4) Nothing is attached to a post card on either side except stamps in payment of additional postage or stamp duty, and a gummed label, not exceeding two inches long and three quarters of an inch wide, bearing the address at which the card is to be delivered.

Book Packets. Packets which do not exceed two ounces in weight may be sent for one half-penny; if exceeding two ounces they pass unconditionally at the same rate as letters. The limits of length, width, and depth are the same as those of letters.

Book packets include matter wholly printed on paper (paper sent as stationery not admissible), books and periodicals, manuscripts, invoices, deeds and agreements, circulars produced in identical terms by any mechanical process (but not to include typewriting or imitations thereof), prints or photographs (when not on glass, or in cases containing glass, or any like substance), together with the legitimate binding or mounting, and anything necessary for safe transmission. Also printed cards of invitation, visiting cards, Christmas, etc., cards; but these must not bear words of courtesy exceeding five in number, e.g. home," "change of initials," etc. The packet must be open at the ends, but may be tied with string. or in an unfastened envelope, or cover easily removed, and must

contain no communication in the nature of a letter. Very considerable additions have been made to this list since October, 1906.

Newspapers. These pass through the post within the limits of the United Kingdom for one halfpenny each, provided they are registered at the General Post Office. The cost of registration is five shillings a year. Unregistered newspapers are charged at the rate of one halfpenny for every two ounces. The weight of a packet of newspapers must not exceed 5 lb., nor be of greater dimensions than two feet in length, and one foot in width or depth.

Poste Restante. This is intended solely for the accommodation of strangers and travellers who have no permanent abode in a town. Letters and parcels may be addressed to the Poste Restante at every head post office in the United Kingdom and to all branch post offices in London. Letters or parcels to be called for should have the words " Poste Restante" included in the address. No initials, or fictitious names, or Christian name only, will be taken in, but are at once sent to the Returned Letter Office for disposal; and all persons applying for "Poste Restante" letters must prove their identity. Foreigners must produce their passports. Poste restante letters from abroad are not kept more than two months; at provincial post offices only month; letters posted in London, for one fortnight. After these intervals they are sent up to the Returned Letter Office. When, however, letters addressed "to be called for "bear a request for their return within a specified time, if not delivered, they are dealt with in accordance with such request.

Inland Parcel Post. In order that a packet may be sent by inland parcel post, it must be presented at the counter of a post office for transmission as a parcel; but it must, on no account, be deposited in a letter-box. The words Parcel Post should be written or printed on the left-hand side immediately above the address, and the sender's name and address should appear on the cover, but in such a manner that it cannot be mistaken for the address of the parcel.

The dimensions allowed for an inland postal parcel are—Greatest length 3 ft. 6 in. Greatest length and girth

combined 6 ft. Greatest weight . . . 11 lbs.

For example, a parcel measuring 3 feet 6 inches in length may measure as much as 2 feet 6 inches in girth; and a shorter parcel may be thicker; thus should it measure no more than 3 feet in length, it may measure as much as 3 feet round its thickest part.

The full postage must be prepaid by means of postage stamps, which must be affixed by the sender. The postage stamps should either be affixed to the cover close above the address in the right-hand corner, as in the case of a letter, or to the official parcel post label which may be obtained at the post office.

The rates for inland parcel post are as follows:—

| Weight not exceeding in Ibs. | Rates of postage. |
|------------------------------|-------------------|
| I | 3d. |
| 2 | 4d. |
| 3 | 5 <i>d</i> . |
| 5 | 6d. |
| 7 | 7d. |
| 8 | 8d. |
| 9 | 9d. |
| 10 | 10d. |
| | |

The following must not be sent by post:—

(i) Anything of an offensive character.

(2) Explosives, dangerous or noxious substances.

(3) Sharp instruments, not properly protected.

(4) Living creatures, except bees. A postal packet must not contain an enclosure bearing a name and address differing from the name and address on the cover. Should any packet be observed to contain such enclosures, when tendered for transmission, it will be refused; and if any such packet is detected in transit, each forbidden enclosure is taken out, forwarded to the addressee, and charged wth separate postage at the prepaid rate.

Liquids, glass, china, crockery, eggs, fruit, fish, meat, butter, etc., cannot be sent except by parcel post, and they must be carefully packed.

Foreign Mails. Most foreign countries have joined the Postal Union, and the rates are as follows:—

For a letter, $2\frac{1}{2}d$. for the first ounce, and $1\frac{1}{2}d$. per oz afterwards; for a single post card, 1d.; for a reply post card, 2d.; for newspapers and other printed papers, $\frac{1}{2}d$. per two ounces; for commercial papers, $\frac{1}{2}d$. per two ounces, with a minimum charge of $2\frac{1}{2}d$. Nothing in the nature of a letter may be sent at this rate; for patterns and samples, $\frac{1}{2}d$. per two ounces, with a minimum charge of 1d.

The postage to the United States was reduced to Id. per oz. in October, 1908.

No letter for a colony or foreign country may exceed 2 ft. in length and 1 ft. in width or depth.

The limits of size for books, newspapers, samples, etc., to British possessions or non-union countries are 2 ft. length and 1 ft. width or depth. The weight must not exceed 5 lbs. To countries in the Postal Union, the length is limited to 18 in., and the weight must not exceed 4 lbs. If, however the form is that of a roll, the limits of size in either case are 30 in. in length and 4 in. in diameter.

The rates on foreign matters must always be prepaid. No packet is forwarded if wholly unpaid, but if the postage is insufficient, there is a charge double the deficit made upon delivery.

With the exception of a very few out-of-the-way islands and dependencies, the postage rate for places within the British Empire is 1d. per ounce.

Particulars as to the registration of certain letters sent abroad can be obtained at any post office, or from the *Post Office Guide*.

Approximate Time taken in the Transmission of Correspondence from London to Certain Places Abroad

| Name of Place. | Days. | Hours. |
|--------------------|-------|-----------------|
| Accra | 16 | - |
| Adelaide | 30 | |
| Aden | 10 | — |
| Aix-les-Bains | | 20 |
| Alexandria | | |
| Algiers | | - 5 |
| Ambriz | | l Lik |
| Amsterdam | . = | 12 |
| Antigua | 16 | الأشكارية |
| Antwerp | | 12 |
| Arica (viâ Panama) | | , - |
| ,, (viâ Magellan) | | - |
| Ascension | | 4000 |
| Athens | | التنا |

| | | | With the sales |
|--------------------------|----------|----------------------------|------------------|
| Name of Place. Days. | Hours. | Name of Place. Days. | Hours. |
| Auckland (viå San Fran- | | Congo 20 | |
| cisco) 30 | | Constantinople 3 | 18 |
| Auckland (viâ Suez) 39 | | Copenhagen 1 | 12 |
| Baden-Baden | 21 | Coquimbo 34 | |
| Baghdad 24 | | Corfu 3 | |
| Bahamas | | Cyprus 7 | |
| Bahia 14 | | Delagoa Bay 21 | |
| Båle | 20 | Demerara 15 | |
| Balearic Islands 3 | | Dominica 15 | |
| Barbados 13 | | Dresden 1 | ſ |
| Barcelona | 12 | Falkland Islands 25 | |
| Batavia 25 | <u> </u> | Fiji (viâ Vancouver) 31 | <u> </u> |
| Bathurst 15 | | ,, (viâ Suez) 46 | 4.3.94 |
| Belgrade 2 | 2 | | 17 |
| Belize | | Frankfort-on-Main | 164 |
| Benin 21 | | Geneva | |
| Bergen (viâ Newcastle) 2 | | | 23 |
| Berlin | 14 | | 14 10 |
| Bermudas (viâ New | 23 | Gibraltar 3 | |
| | | Gothenburg I | 18 |
| York) | | Grand Bassa 25 | = = : |
| | 1.754 | Grand Canary 5 | 10 |
| Berne 1 | - | Grenada 14 | |
| Beyrout 8 | = | Grey Town 23 | |
| Biarritz 1 | | Guadeloupe 14 | |
| Bloemfontein 19 | Ξ | Guayaquil 24 | |
| Bombay 14 | | Hague, The | 10 |
| Bordeaux | 21 | Hamburg — | 21 |
| Boston, U.S.A 8 | | Hanover | 19 |
| Bremen 2 | - 19 | Havana 12 | |
| Brindisi 2 | 13 | Heidelberg | 20 |
| Brisbane 33 Brussels | | Hobart 32 | (1) |
| Brussels | 9 | Hong Kong (viâ Brin- | |
| Bucharest 2 | 15 | _ disi) 28 | |
| Buda-Pesth 1 | 18 | Hong Kong (via Van- | = |
| Buenos Ayres 22 | | couver) 31 | |
| Cadiz 2 | 17 | Honolulu20 | _ |
| Cairo 6 | | Iceland 6 | |
| Calabar 20 | | Irkutsk 12 | |
| Calcutta 16 | | Jamaica (viâ Bristol) . 13 | |
| Callao (viâ Panama) 31 | | " (viâ New York) 15 | - |
| Cameroons 24 | Ξ | Johannesburg 19 | — . |
| Cape Coast Castle 16 | | Kurrachee 15 | Ξ |
| Cape Palmas 25 | | Lagos | |
| Cape Town 17 | | Lima 30 | النصورية |
| Carthagena 20 | | Limon 16 | |
| Chicago 8 | | Lisbon (E., Sud Ex- | |
| Christiania 2 | 10 | press) 2 | 4 |
| Cologne | 14 | Lisbon (M., daily) 2 | 20 |
| Colombo 16 | | Lucerne | 22 |
| Colon | | Lyone | 20 |

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| Name of Place. Day | ys. | Hours. | Name of Place. Days. | Hours. |
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| | ıб | | St. Lucia (West Indies) 15 | |
| Madrid | ī | 18 | St. Petersburg 2 | 13 |
| Malaga | 3 | <u></u> | St. Paul de Loanda 20 | • • |
| Malta | 3 | 14 | St. Thomas (West In- | |
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| Marseilles | 3 I | | St. Vincent (Cape Verd | |
| | - 0 | 23 | Is.) | |
| | 28 | | St. Vincent (West In- | |
| | 31 | | dies) 14 | |
| | 12 | | Salonica 3 | 8 |
| Milan | 1 | 9 | Samoa 25 | |
| 하기요 1호 : | 20 | | San Francisco 12 | |
| | 22 | | Santander 2 | 12 |
| | 21 | | Savanilla | |
| | 8 | | Seychelles 19 | |
| Montserrat | 16 | | Shanghai (viâ Vancou- | |
| Moscow | 3 | II | ver) | والمستشاد والما |
| | 25 | | Shanghai (viâ Suez) 33 | |
| | ī | 2 | Sierra Leone 12 | Ξ |
| Muscat | 17 | | Singapore 22 | |
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| New York | Other walls | | | 19 |
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| Nova Scotia (Halifax) | | 9 | Sydney 32 | |
| Odeses | 7 | | Syracuse 3 | - 6 |
| Odessa | 2 | 21 | Tamatave 24 | |
| Oporto | 2 | 3 | Tangier 4 | - 5 |
| Ottawa | 9 | 6 | Teheran 14 | - <u></u> |
| Palermo | 2 | 22 | Teneriffe | |
| | 19 | | Tiflis 10 | |
| Paris | | 10 | Tobago 15 | - |
| | 24 | | Tomsk 9 | |
| | 20 | | Trieste | <u> </u> |
| | 13. | _ _ _ | Trinidad | |
| | 26 | | Turin | - 6 |
| | 21. | | | |
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| Port Said | 5 | | Valparaiso (viâ Magel- | |
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| Rome | 2 | <u> </u> | Vladivostok (Summer) 17 | |
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| Wellington (viå Suez) | . 40 — |
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| Yokohama (viå Suez |) 38 $ A_1$ |
| Zanzibar | . 22 — A |
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| Foreign and Colonial | Parcel Post A |
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| or 6 ft, in length and | girth com- B |
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Table of Rates

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| Algeria | 19 | 22 | 27 |
| Annam | 40 | 4.6 | 5 ó |
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| Austria-Hungary | 16 | 20 | 26 |
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| Bermuda | I O | 20 | |
| Bosnia-Herzegovina | 19 | 2 3 | 29 |
| Brazil Brit. Central Africa | 3 6 | 4 0 | - X |
| Brit. Central Africa | 20 | 30 | 4 0 |
| British East Africa. | 10 | 20 | 30 |
| British Guiana | 10 | 20 | 30 |
| British Honduras | 10 | 20 | 30 |
| Brit. North Borneo. | 10 | 20 | 3.0 |
| Bulgaria | 2 3 | 29 | 3 3 |
| Cameroons | 2 3 | 29 | 3 3 |
| Cape Verd Islands . | 26 | 3 0 | 36 |
| Caroline Islands | 30 | 36 | 40 |
| Ceylon | 10 | 20 | 30 |
| ., viâ Italy | 20 | 30 | 40 |
| Chili | 20 | 30 | 40 |
| viâ France . | 3 10 | 4 3 | 4 8 |
| China | 10 | 2 0 | 3 0 |
| ,, viâ Italy | 20 | 30 | 40 |
| Cochin China | 4 0 | 46 | 50 |
| Colombia | 20 | 30 | 40 |
| Comoro Islands | 30 | 3 6 | 40 |
| Congo Free State | 26 | 30 | 3 6 |
| Costa Rica | 20 | 30 | 40 |
| Costa Rica Crete | 20 | 26 | 3 0 |
| Cyprus | 10 | 20 | 30 |
| Dahomey | 30 | 36 | 40 |
| Danish West Indies | 20 | 30 | 40 |
| Denmark | 10 | 16 | 20 |
| | | 23 | 29 |
| Dutch East Indies . | 30 | 3 6 | 40 |
| Dutch Guiana | 20 | 30 | 1 Table 1 Table 1 |
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| Faroe Islands | 10 | 16 | 2.0 |
| Finland | 2 3 | 29 | 3 3 |
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| Gambia | | St. Lucia | | 20 | 30 |
| German East Africa | | St. Vincent | | 2 0 | 30 |
| German S.W. Africa | | Salvador | | 46 | 60 |
| Germany | | Samoa | | 30 | 4 0 |
| ,, viâ Ostend | | _ ,, viâ Germany | | 36 | 40 |
| Gibraltar | | Sarawak | 10 | 20 | 3 0 |
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| Greece | | Servia | | 23 | 29 |
| Guadeloupe | | ,, viâ Ostend | | 26 | 30 |
| Guatemala | | Seychelles | 20 | 3 0 | 4 0 |
| Holland | | Siam | 20 | 3 0 | 40 |
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| Hong-Kong | | Sierra Leone | | 20 | 3 0 |
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| India | 102030 | " viâ Italy | | 3 0 | 4 0 |
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| Jamaica | | Switzerland | 16 | 2 0 | 26 |
| Japan | | " viâ Belgium | 19 | 23 | 29 |
| Labuan | | Tahiti | 5 6 | 6 о | 6.6 |
| Lagos | | Tangier | | 2 0 | 30 |
| Leeward Islands | | Tobago | | 2 0 | 30 |
| Liberia | | Togoland | | 2 9 | 3 3 |
| Luxemburg | | Tonquin | | 4 6 | 50 |
| Madagascar | 303640 | Trinidad | | 20 | 3.0 |
| Madeira | | Tripoli | | 23 | 2 9 |
| Malta | | Tristan d'Acunha | | 20 | 3 0 |
| Martinique | | Tunis | | 2 8 | 3 I |
| Mauritius | | Turkey (British | τŏ | 2 0 | 30 |
| ,, viâ Marseilles | | Agencies laccord- | 20 | 26 | 30 |
| Mexico | | ing to route | 23 | 2.9 | 3 3 |
| Miquelon | 20 26 30 | Austrian and | | | |
| Montenegro | | French Agencies | 20 | 26 | 30 |
| ", viâ Ostend | | Turks' Islands | | 2 0 | 30 |
| Morocco | | United States (New) | | | |
| New Caledonia | | York, Brooklyn, | 3 0 | | |
| Newfoundland | | Jersey City, or | . o . | 4 0 | 5_0 |
| New Zealand | | Hoboken) | | | |
| Nigeria | 102030 | (other places) | 4 0 | 5 0 | 60 |
| Norway | | Uruguay | | 30 | |
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| Roumania | 20 26 30 | cels containing co | | | |
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| Russia | 202630 | | | | |

eign counossessions and parany artimust be viå Ostend 2 3 2 9 3 3 | insured.

Insurance may now be effected up to £400, according to destination, at the following rates:—

| | | s. | d |
|-----------------------|-------|-----------|------|
| Up to £12 | | 0 | 4 |
| Ditto £24 | | 0 | 6 |
| Ditto £36 | | 0 | 8 |
| Ditto £48 | | 0 | 10 |
| Ditto 460 | | 1 | 0 |
| Ditto 172 | | 1 | 2 |
| and so on, increasing | g 2d. | for e | each |
| £12. The fee is 5s. | 8d. | for 1 | 396 |
| and 5s. 10d. for £40 | ю. | | |
| | | 3 Table 1 | 77 |

For exceptions see the Post Office Guide. There are special regulations as to the United

States.

All foreign and colonial parcels are liable to be opened for customs examination, and their contents are subject to customs duty in the country or colony to which they are sent. This duty cannot be prepaid; but is, in each case, collected on delivery. The sender of every parcel is required to make a customs declaration on a form provided for that purpose.

This form must contain—

 An accurate statement of the nature and value of the contents of the parcel;

2. The date of postage; and 3. The net weight of the arti-

cles contained in the parcel.

It should be filled up in French and English, if destined to the continent of Europe, and should also be accompanied by a despatch note.

Letters and parcels may be insured to any amount at Lloyd's, with the underwriters there, or at any marine insurance offices in the same way as goods sent by sea; and this applies both to inland and foreign letters or parcels.

The time required for the transmission of foreign and colonial parcels is rather longer than that for letters and newspapers.

MISCELLANEOUS

Stamps. Postage stamps of the following values are issued by the Post Office: $\frac{1}{2}d$., 1d., $1\frac{1}{2}d$., $2\frac{1}{2}d$., 3d., 4d., 5d., 6d., 9d., 10d., 1s., 2s. 6d., 5s., 10s., 41.

Rural postmen are authorised to sell 1d. stamps and registered

envelopes.

Persons wishing to sell postage stamps must fill up a form, obtainable at any post office, stating the value of the stamps, and the name, address, and occupation of the vendor. The form and the stamps must then be handed in at any money order office and an acknowledgment obtained. order for the payment of the face value of the stamps, less 5 per cent, commission, will be sent by post from the chief office of account, London, Dublin, or Edinburgh. No smaller amount than one pound's worth will be purchased from one person.

Envelopes. Embossed Envelopes. Embossed halfpenny Enare in two sizes --velopes commercial, in packets of 16 for 9d., and foolscap, 10 for 6d.; they are also sold singly. Penny envelopes of the following sizes are kept in stock: A, 4½ × 3 1 in. in packets of 20 for 1s. 10d.; C, $5\frac{5}{16} \times 3\frac{1}{8}$, 16 for 1s. 5d., and 240 for 21s. 3d.; and foolscap; 9 x 4 in, 16 for 1s. 6d., 20 for 1s. $10\frac{1}{2}d.$, 100 for 9s. $4\frac{1}{2}d.$, and 240

for £1 2s, 6d.

Registered Letter Envelopes, for foreign and inland letters, bearing a threepenny stamp embossed on the flap for the payment of the registration 2d and postage 1d, are of five sizes, and are sold: F, $5\frac{1}{2}$ in. $\times 3\frac{1}{4}$ in., $3\frac{1}{4}d$. each, or 12 for 3s. 3d.; G, 6 in. $\times 3\frac{3}{4}$ in., $3\frac{1}{4}d$. each, or 12 for 3s. 4d.; B, 8 in. $\times 5$ in., 3 for 3s. 4d.; H, 8 in. $\times 5$ in.,

H², 9 in. \times 4 in., $3\frac{3}{4}d$. each, or 12 for $38\frac{1}{2}$ 9d.; K, $11\frac{1}{2}$ in. \times 6 in., 4d. each, or 12 for 4s.

Letter Cards. Letter Cards are sold thus: 1 for $1\frac{1}{4}d$., and 8 for 9d., also in packets of 96 for 9s.

Post Cards. Post Cards impressed with a halfpenny stamp are sold at the rate of 10 for $5\frac{1}{2}d$., or 10s. per parcel of 220; a thicker quality being 11 for 6d, or 5s. per parcel of 110. Reply Post Cards are about double the rates for single cards.

Colonial and Foreign Post Cards are supplied in packets of 10, price 10d.; singly, 1d.—for reply, 2d. each.

Private Cards bearing an adhesive \(\frac{1}{2}d \), stamp, and corresponding as nearly as possible to the size and weight of official cards, may be used. They are also admissible for foreign and colonial post provided they have "Post Card" printed on them and are in conformity with the official cards in size and weight:

Wrappers. Wrappers bearing a half penny stamp may be had at $\frac{3}{4}d$, each or 7 for 4d.; 5s. $8\frac{1}{2}d$. per packet of 120. With a penny stamp the price is, singly $1\frac{1}{4}d$., or 4 for $4\frac{1}{4}d$.; 3s. $6\frac{1}{2}d$. per parcel of 40.

POSTAL ORDERS

These are issued for different amounts, increasing by sixpences, from sixpence to one guinea—with the exception of 20s. 6d. for which there is no provision made—at all money order offices, and many of the smaller offices which are not money order offices, in the United Kingdom, during the hours in which the office is open for the sale of stamps.

British postal orders are also issued and paid in the undermentioned British possessions and other places abroadAden.

Andaman Islands.

¹ Antigua.

Ascension.

¹ Bahamas.

Baluchistan.

¹ Barbados.

Bermuda.

Beyrout (British Agency). British Central Africa.

British East Africa.

¹ British Guiana.

British Honduras. Burma.

Bushire.

Cape Colony.

Cayman Islands.

Ceylon.

Chatham Islands.

Constantinople (British Agency).

Cook Islands.

Cyprus.

Dominica. Egypt.

¹ Falkland Islands.

Fanning Islands.

Federated Malay States,

Fiji. ¹Gambia.

¹ Gambia. ¹ Gibraltar.

¹ Gold Coast.

Gold Coast.
Grenada.

Hong Kong and its Agencies in China.

¹ India (including Indian Field Post offices in North China).

¹ Jamaica.

¹ Lagos. ¹ Malta.

Mauritius.

¹ Montserrat.

¹ Natal.

Nevis. Newfoundland.

¹ New Zealand.

Orange River Colony.
Panama (British Agency).

Penrhyn Island. St. Helena.

St. Kitts.

¹St. Lucia.

St. Vincent.

Salonica (British Agency). Savage Island.

Seychelles.

Sierra Leone.
Smyrna (British Agency).
Somaliland Protectorate.
Southern Nigeria,
Straits Settlements.

Swaziland. Tangier.

Tobago.

¹Transvaal.

¹Trinidad.

Turks and Caicos Islands.

¹Virgin Islands. Zanzibar.

¹ Postage stamps of these colonies will be paid up to the value of 5d. (excluding an odd halfpenny) when affixed to British postal orders.

The poundage payable on postal orders is ½d. each for orders from 6d. to 2s. 6d, 1d. each for those between 3s. and 15s., and 1½d. each for those of higher value.

Broken amounts, but not fractions of a penny, may be made up by the use of British postage stamps not exceeding fivepence in value nor three in number, affixed to the face of any one postal order. Perforated stamps cannot be accepted for this purpose.

The sender of an order must fill in the name of the person to whom it is sent and, if he so wishes, he can fill in the name of any particular money order office, when the order will be cashed at that office and no other. The insertion of the name of the paying office affords a safeguard against payment being made to a wrong person.

Postal orders may be crossed like money orders or cheques, and payment will then be made only through a bank. Also the holder of a postal order may, by writing on the face of it, defer payment for any time not exceeding ten days. In that case the name of the payee and that of the paying office must be written on the order.

A postal order must be presented for payment within three months from the last day of the month of issue, otherwise a commission equal to the original poundage will be charged. This additional charge is denoted by postage stamps affixed to the back of the order.

As doubts existed at one time as to the negotiable character of postal orders, the words "not negotiable" are now printed at the top. If, therefore, a holder of a postal order, who has had the same transferred to him for value, finds that the transferor had no title to the same, he must, on demand, restore it to the rightful owner.

PROBATE

Probate is the official copy of a will with the seal or certificate of the Probate Court, showing that it has been duly proved.

Until the passing of the Land Transfer Act, 1897, probate was only granted, under ordinary circumstances, of wills making a disposition of personal property situated in this country. The only person who can obtain probate of a will is the executor named therein.

Probate is obtained either in common or in solemn form. The former is used for ordinary and undisputed cases, the executor presenting the will at the proper registry office, together with an affidavit that the same is the true and last will of the deceased. The latter is the method adopted when there are likely to be difficulties and disputes. All parties interested are cited to appear in

court, and the will is produced, witnesses examined, and the whole facts as to the making of the will and its execution inquired into. If the court is satisfied as to the validity of the will, probate is granted. An executor cannot be called upon to prove a will a second time in solemn form. For the purposes of the Inland Revenue a second affidavit by the executor is required, setting out the nature and value of the estate of the deceased for the purposes of the assessment of estate duty.

The jurisdiction of granting probate of wills is exercised by the Probate Court. The principal registry is at Somerset House, but the following district registries have been established, since 1858, for granting probate of the wills of persons residing at the time of death in the respective districts:

Registry.
Bangor , Carnarvon and Anglesey.
Birmingham Warwickshire.
Blandford , Dorsetshire.
Bodmin , Cornwall.

Bristol . Bristol and Bath.
Bury St. Edmunds . Suffolk, West.
Canterbury Kent, East, and
Canterbury.

Carlisle . Cumberland and Westmoreland. Carmarthen Carmarthen, Cardigan, Pembroke, with the Deaneries of East and West Gower (including the town

of Swansea).

Chester . . Chester.
Chichester . Sussex, West.
Derby . Derbyshire.
Durham . Durham.
Exeter . Devonshire.
Gloucester . Gloucestershire (except Bristol).

Registry. District.
Hereford . Herefordshire, Radnor, and Brecknock.

Ipswich . Suffolk, East, and Essex, North, Lancaster . Lancashire, except

Lancaster . Lancashire, except Salford, West Derby Hundreds and Manchester.

Leicester . Leicester and Rutland.

Lewes . . Sussex, East. Lichfield . Staffordshire. Lincoln . Lincolnshire.

Liverpool . West Derby Hundred.

Llandaff Glamorgan and Monmouthshire.

Manchester Manchester and Salford Hundred.
Newcastle-on-

Tyne Northumberland.
Northampon, Sth.,
ton and Bedford.
Norwich Norfolk.

Nottingham Nottinghamshire. Oxford . Oxford, Berkshire, and Buckingham

Peterborough Northampton, Nth. Huntingdon, and Cambridge.

St. Asaph . Flint, Denbigh, and Merioneth.

Salisbury . Wiltshire. Shrewsbury Shropshire and Montgomery.

Taunton , Somerset, West. Wakefield . Yorkshire, West Riding.

Wells . . Somerset, East, except Bath C.C. District.

Winchester Hampshire.
Worcester Worcestershire.
York Yorkshire, N. and
E. Riding (in-

cluding York).

A district registrar has full power to grant probate if he is satisfied that the deceased had

his permanent place of abode in the particular district over which his jurisdiction extends. The wills of those persons who reside at the time of death in London, or in a district having no registry, must be proved at Somerset House.

As copies of all wills are sent to Somerset House, though the originals are kept in the district registry, it is possible for any person to read a copy of any will by going to Somerset House, on payment of a fee of one shilling. Copies may also be obtained, the cost of which will depend upon the length.

As to the duties to be paid on taking out probate of a will, or letters of administration, see

Estate Duty.

PRINTED MATTER. How to get it done.

No modern business house which pretends to be up to date can dispense with a very considerable amount of printing for advertisements, invoices, etc. Some elementary facts concerning the same should be well known to all those who have anything to do with arranging for matter being printed.

There are two distinct kinds of printing: letter-press and plate

printing.

Letter-press printing is performed directly from the type. This was the original kind of printing; and, for a long time, it was the only kind in general use. It is still the prevailing process for all small kinds of work.

Plate printing, or taking impressions from plates made by the stereotype or electrotype process, is a comparatively modern invention, not only to save the type itself from wear,

but also to cheapen the cost of publications running through many or large editions.

The kinds of printing presses in use are many and various, from the original simple hand-press to the large and complicated cylinder press, driven by steam power.

The letters, marks, and signs with which letter-press printing is executed are called type; and a complete assortment of type is called a fount, which generally consists of letters, figures, punctuation and other signs, diphthongs, spaces, brackets, etc., enclosed in two cases. The upper case contains the capitals principally; and the lower case, the small letters. Thus, in correcting printers' proofs, should the compositor set a capital instead of a small letter, it is marked off and the letters l.c., meaning lower case, are inserted in the margin. Should he set a small letter instead of a capital, the small letter is marked out and u.c. inserted in the mar-

The varieties in size of type in the present day amount to forty or fifty, ranging from the most minute, used in printing pocket bibles, to the largest seen on posters on the hoardings in the streets. Printers have a distinct name for each size of letter, and about twelve different sizes are used in various descriptions of pamphlet work, such as catalogues, price lists, etc. (See Type.)

When the compositor has set up a pamphlet, a proof of it is pulled and placed into the hands of a corrector, called a reader, whose duty it is to detect and mark, by means of marginal references, all the errors which the compositor may have made.

When these necessary alterations have been made, a second impression, called a revise is, taken. After undergoing the inspection of the reader, this revise is forwarded to the compiler, whose corrections and alterations having been attended to, the pages are deemed fit for press.

The first proof received from a printer is called the galley proof, which is taken before the pages are made up. Most, if not all, of the corrections are made on the galley proof; and, after these changes are made, the type-matter is arranged in pages; the blocks of the pictures are put in their proper places, when possible in the centres of the pages. Then page proof, as the printers call it, is pulled.

Sheets are usually printed in four, eight, sixteen, thirty-two, or sixty-four pages. It need scarcely be said that the size of pamphlets, price lists, catalogues, and other commercial printed matter varies much; but the sizes are all reducible to a standard determined by the number of leaves into which a sheet of paper is folded.

The most common size is octavo, 8vo, each sheet of which contains eight leaves, or sixteen pages; the next is duodecimo, 12mo, each sheet containing twelve leaves, or twenty-four pages.

Now suppose that a heading of an invoice is needed by a firm. The first thing to be done is to make out the copy for the printer, as shown below. The printer would submit a proof like that shown, which, being correct, would be marked for "press." It will be noticed that words in the manuscript underlined twice are printed in capitals; and that words underlined singly are set in sloping, or italic type.

The next form is the copy for the heading of a memorandum form for the same firm. It will be well to note that words which are set in large capitals are underlined thrice, words to be set in smaller capitals are underlined twice; and words to be set in thick type are underscored with a wavy line.

An order form is a document frequently needed in a house of business; the copy for such a form and the printer's proof are given.

The reverse side of the form might either contain the address of the firm, so that the order could be folded and sent by post for one halfpenny, or it might be ruled, in which case the words "Carried over" would be printed in front of the space left for the total, and the words "Brought over" would be printed on the first line of the reverse side.

Price lists have frequently to be compiled in houses of business. Space will not permit us to supply a complete price list, but a specimen page of a price list in manuscript is given, together with the printer's proof to it. With each price list, a circular is generally sent. The manuscript of such a circular appears below, and its printed reproduction also.

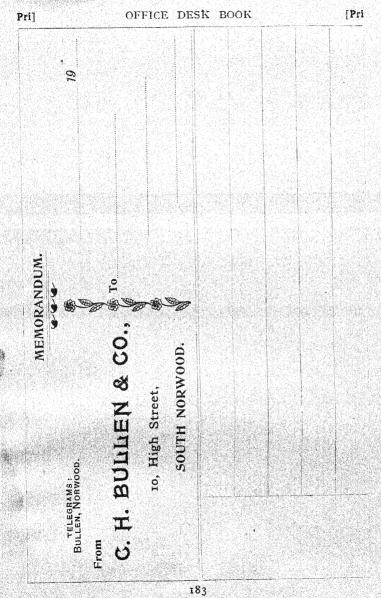
These illustrations will be a sufficient guide to any person as to the method to be adopted when printing matter is required. A compiler should use a certain amount of discretion in the preparation of the "copy" for a compositor, as it is both to his advantage to have the work correctly executed, and at the least possible cost for corrections.

Copy should be written on paper of a moderate size, say, large post quarto or foolscap

Pri OFFICE DESK BOOK Pri] 10, High Street, South Rorwood of 6 of Bullengto

Boaght of C. H. BULLEN & Co. ರ 13 10, High Street, South Norwood,

| Memorandum. | |
|-----------------|--|
| Hegrand. Memor. | |



Order Form.

C. H. Bullen %.

10, High St., S. Norwood.

It is particularly requested that the Name and full Olddress are written distinctly.

· Please send to

| Quantity. | <u>Description</u> . | <u>a</u> t | £ | s. | d, |
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ORDER FORM

19

C. H. BULLEN & CO.,

10, High St., S. Norwood.

It is particularly requested that the Name and Full Address are written distinctly.

Please send to

| QUANTITY. | DESCRIPTION. | ΑT | £ | 5. | đ. |
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CSC. Bullen & Co., South Norwood.

| C.O. 6. 15 00000 10 0 000, C 0000.10 | | | | |
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| Cheese, | | | | |
| Gorgonzolas, fine to finest blue perlb | d 9 | to | 3 | d 0 |
| American, ordinary | 7 | n | | 8 |
| » , choice | | | | 82 |
| Canadian, rich, choice, pale | | | | 9 |
| ", extra choice, mild | 9ź | ,, | | 10 |
| English Cheddar, richttipe | 10 | " | 1 | o |
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| Edam, choice to extras | 7 | ,, | | 9 |
| Gouda | 62 | 27 | | 7 |
| Bondons each | 22 | | | |
| Neufchâtel " | 23 | | | |
| Camembert , | 6 | -27 | M. | 8 |
| Choice English Stilton, perlb | | | 1 | 4 |
| (By the whole or half cheese only | | | 10 | |
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C. H. BULLEN & CO., south norwood.

| Cheese. | d. | | s. | d. |
|------------------------------------|-------------------|------|----|------|
| Gorgonzolas, fine to finest | | | • | |
| blue per lb. | 9 | to | Ι | o |
| American, ordinary | 7 | 33 | | 8 |
| ,, choice | | | | 81/2 |
| Canadian, rich, choice, pale | 81/2 | 2) | | 9 |
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| English Cheddar, rich and | | | | |
| ripe | 10 | 23 | T | О |
| Double Gloucester | $8\frac{1}{2}$ | ,, | | 9 |
| Edam, choice to extras . | 7 | ,, | | 9 |
| Gouda | $6\frac{1}{2}$ | 23 | | 7 |
| Bondons each | $2\frac{1}{2}$ | | | |
| Neufchâtel " | $2\frac{1}{2}$ | | | |
| Camembert . " | 6 | 33 | | 8 |
| Choice English Stilton, | | | | |
| per lb. | | | I | 4 |
| (By the whole or half Cheese only) | | | | |

<u> Special Notice.</u>

10, High Street, South Norwood. January, 19_

Madam, We desire to thank you and our many customers and friends who have so generously supported us in the past the are not only determined to merit the contenuance of your patronage, but to deserve and command a greatly incredsed business no effort of ours shall be wanting to procuse it. We shall continue to buy high class goods, sell at low prices, and study the wants of those who deal with us.

We respectfully ask you to compare the prices quoted in the accompanying list with any other list published. It to our aim to give every advantage offered by Co operative stores, and to avoid the inconvenience and delay which everyone experiences when

dealing at those establishments.

Hopling for an increase in your orders and the favour of your recommendation, We have the pleasure of submitting out revised Price Sist, and remain

your obedient pervants C.A. Bullen +60

SPECIAL NOTICE.

10, HIGH STREET, SOUTH NORWOOD, September, 1906.

MADAM,

We desire to thank you and our many customers and friends who have so generously supported us in the past. We are not only determined to merit the continuance of your patronage, but to deserve and command a greatly increased business. No effort of ours shall be wanting to procure it. We shall continue to buy high-class goods, sell at low prices, and study the wants of those who deal with us.

We respectfully ask you to compare the prices quoted in the accompanying list with any other list published. It is our aim to give every advantage offered by Co-operative Stores, and to avoid the inconvenience and delay which every one experiences when dealing at those establishments.

Hoping for an increase in your orders, and the favour of your recommendation, we have the pleasure of submitting our revised Price List, and remain,

Your obedient servants,

C. H. BULLEN & CO.

quarto, and on one side only. When written on a larger size it interferes very much indeed with the compositor, in covering up that portion of his case containing figures or capitals. There should also be a margin on the paper at the commencement of each line of about an inch and a half, for any additions or corrections in manuscript, and these should be written as clearly as possible.

Compilers have no idea, practically speaking, of the time occupied in correcting and altering certain parts of a work when That which made up into pages. appears to them nothing, means a great deal to the master printer, because, instead of the work being ready for press, it has to be laid up, in sheets of sixteens, on large slabs, imposing surfaces, as they are called, unlocked, and the corrections made; and if a line or two is added or deleted, probably the whole sixteen pages have to be overrun, meaning, perhaps, ten or twelve hours' work in so doing.

Printers, as a rule, send proofs in slips, or galleys, as they are technically termed, for correction before making up into pages. When returned to the printer they should be marked either revise or press, meaning, respectively, "Revise," another proof; "Press," to be printed off without

any further proof.

To estimate the number of pages a pamphlet is likely to make in any particular size of type is a matter which requires very careful calculation. A compiler should, if possible, use one size of paper only, and the manuscript should be evenly written, so that, at a glance, it would be as easy for himself as for the printer to see what the work is

likely to run into when composed in the type chosen, and made up into pages.

To estimate what a work will cost to produce is not an easy matter. Printers cannot charge less than one shilling per thousand letters, one hour's composition, for a work, including reading, correcting, and making up into book-form, not including, of course, author's correction, which is a separate item.

The cost of 5,000 copies of a pamphlet of 32 pages, paper covers, runs about as follows:—

| | £ | s. | d. |
|-------------------------|-----|-----|----|
| Composition-2 sheets at | | | |
| 40s. per sheet | 4 | 0 | 0 |
| Paper—10 reams Double | | | |
| Ďemy at 12s | 6 | 0 | O |
| Printing | 2 | О | 0 |
| Composition of cover | 0 | 3 | 0 |
| Cover paper | I | - 5 | 0 |
| Printing do | 0 | 15 | 0 |
| Binding | I | 10 | 0 |
| | £15 | 13 | o |

The cost of 5,000 copies of a pamphlet consisting of 16 pp., in paper covers, follows here:—

| Composition—1 sheet (16 | £ | s. | d. |
|-------------------------|-----|----|----|
| pp.) | 2 | О | o |
| Paper—10 reams of Demy | 3 | 0 | О |
| Printing | Ī | 5 | 0 |
| Composition of cover | 0 | 3 | 0 |
| Paper for cover | I | 5 | o |
| Printing | 0 | 15 | О |
| Binding | 1 | 5 | 0 |
| 1988 | f.a | 13 | -0 |

One remarkable feature has been accomplished by process plates, and that is, that they have completely revolutionised the hitherto expensive mode of illustrating catalogues, etc., causing the markets at the present

moment to be actually flooded with illustrated price lists, etc., which would have been almost impossible a few years ago.

Very few printers print direct from type. The work is, as a rule, electrotyped, as it would not be safe, in case of an accident in the process of printing, to work from wood-cuts. direct electro could easily be re-taken from the wood-cut if damaged, but a wood-cut could not be replaced without re-engraving. The cost of electrotyping a work is from three farthings to one penny per square inch; mounted ready for printing, from one penny to a penny farthing.

The process of stereotyping is one of the easiest, if not the simplest, method of producing plates from type, and so commands a fair share of patronage from printers generally. The cost of stereotyping a work is a half-penny per square inch; mounted ready for printing, three farthings to a penny.

It is only necessary now to mention those sizes of pages which are most generally favoured.

Crown Octavo . 7½ in. x 5 in. Crown Quarto . 10 in. x 7½ in. Demy Octavo . 8½ in. x 5½ in. Demy Quarto . 11½ in. x 8½ in. Royal Octavo . 10 in. x 6½ in. Royal Quarto . 12½ in. x 10 in. Imperial Octavo . 11 in. x 3½ in.

Typewriting has been necessitated by the progress printing achieved in the nineteenth century. It enables a writer to correct his work with greater accuracy if in typewriting, than in manuscript; and, secondly, it saves a great amount of labour as well as expense in correcting proofs when in type. The usual

charge for Typewriting manuscript is about three halfpence per folio of seventy-two words, including paper, etc. This charge also applies to copying company prospectuses, lawyers' briefs, and a variety of other matters.

Illustrations now play a large part in circulars, advertisements, etc., and a few words must be devoted to the process and cost of such work. There are, at least, five methods by means of which show-cards, catalogues, and price lists can be illustrated. illustrations If coloured required they can be produced either by chromo-lithography or by what is known as the three block process. Illustrations in black and white, or in any one tint, can be produced by process blocks either in line or half tone as it is called. Lastly, there is the time-honoured but yet unexcelled wood engraving. We will devote a paragraph or two to each of these methods, as far as they apply to commercial print-

Chromo-lithography is the process employed to produce the art supplements presented at Christmas by the illustrated papers and magazines, and it is also that used to produce the large and elaborately coloured advertisements issued by the great firms which advertise their wares so freely in this country. Many persons seem to be under the erroneous impression that continental countries are producing better chromo-printing than we are in England; but this idea is altogether erroneous. Some of the very best work is turned out

in this country.

The three block process is a modern method by which a painting, or water-colour drawing, or a natural object, can be reproduced by photography, supplemented by mechanical means, so as closely to resemble the painting, drawing, or natural object. In addition to the price paid to the artist for the picture, or watercolour drawing, when such is employed, about three shillings per square inch must be allowed for the production of the colour Specimens of this kind of blocks. illustrations can be seen in the coloured plates of Pitman's Commercial Geography.

Line blocks are produced by photography, upon zinc plates, from pen and ink drawings. The sketch or drawing from which the zinco is to be produced must not be touched by a brush of any kind, and it should be drawn on good paper; for any defect in the drawing will show itself more prominently in the zinco. sketches to be reproduced by the process system should be drawn much larger, and not smaller than the required size, because the camera can reduce much better than it can enlarge. Line blocks vary in price from threepence to sixpence per square inch, according to the intricacy of the drawing and the quality of the

Half-tone blocks are produced either on zinc or copper plates, the latter to be preferred, from photographs, or wash-drawings, by means of the camera and etching with acid. The cost of such blocks varies according to quality from about eightpence to one shilling per square inch. It seems likely, however, that this price will be greatly reduced.

The wood engraver, of whom we have next to speak, is too slow to meet the demands of this bustling age, which makes it a point to be always pressed for time; hence, the process block has become a necessity.

Wood engraving is the art of cutting upon a block of boxwood, which presents a perfectly smooth surface, a design, which has previously been drawn in black lead pencil, or indian ink, by a draughtsman, who is generally an artist, distinct from the wood engraver; or which has been photographed upon the block.

It is the business of the woodcutter to leave all the lines upon the block, which the draughtsman has traced with the pencil; and, to do this, he, of course, cuts away all the parts which form the spaces between the lines of the drawing.

When engraving directly from a photograph, lights must be taken out, solid blacks put in, and the whole must be actually redrawn by a tool called a graver, as far as the wood-cutter is concerned; and herein lies his skill. Although the photograph is flat and devoid of correct light and shade, the final print from the finished wood block will be clearly cut and sharp with a brightness which cannot be obtained from the best process work.

The cost of wood-engraving varies with the amount of work in the subject; but, roughly estimating, the price ranges from eighteenpence to half a crown per square inch.

Even the novice, armed with a good hand magnifier having a power of ten diameters or thereabouts, can distinguish a half-tone picture from a wood-engraving, as the former exhibits the rows of circular dots impressed upon the plate by the glass screen through which the photograph was taken,

while the wood-engraving shows the lines, dashes, and angular dots left by the graver.

PROMISSORY NOTES

A promissory note is an unconditional promise in writing made by one person to another, signed by the maker, engaging to pay on demand, or at a fixed or determinable future time, a sum certain in money to, or to the order of, a specified person or to bearer.

The two parties to a promissory note are:—

- 1. The maker, who issues and signs it; and
- 2. The payee, to whom the promise of payment is made.

It will thus be seen that a promissory note needs no acceptance.

Like bills, promissory notes may be made to bearer, on demand, to order, or at sight. There are also special notes, nonnegotiable notes, and notes for term. The stamp duties are the same as for bills of exchange, except that the duty is always an ad valorem one.

The usual forms of promissory notes are ;—

£150. Lo

London, May 18, 1906.

2/-Stamp,

On demand I promise to pay to John Smith or his order, the sum of One hundred and fifty pounds sterling, value received.

John Brown.

£56. COVENTRY,

January 19, 1906.



Three months after date I promise to pay to the order of John George the sum of Fifty-six pounds, value received.

John Waldorf.

£215. RICHMOND,

January 28, 1906.



Thirty days after date I promise to pay to the order of James Hogg Two hundred and fifteen pounds, value received.

John Moses.

A promissory note made payable to a person or his order must be indorsed by that person.

It can be indorsed specially or in blank. If the former, it is made payable to a specified person or order. If the latter, it is simply indorsed by the person to whose order it was last made payable, and then made payable to a particular person (but not to his order), or left without specifying the name of any person at all.

Value is presumed as in the case of a bill of exchange, and the words "value received" are unnecessary.

When it is proved that no value has been given for a promissory note, the maker is liable

if the note gets into the hands of a third party and any value has been given.

Promissory notes are indorsed and passed from hand to hand like bills of exchange.

The maker is the person primarily liable. If he fails to pay, any other person whose signature appears on the note is liable for the amount provided due notice of dishonour is given.

PROOFS

Correction of Printer's Proofs. In order to correct a printer's proof, a knowledge of the symbols generally employed for that purpose is needful. The following specimen of printed matter has been prepared in order to illustrate most of the typographical errors which meet the eye of a proof reader, while in the margin the ordinary methods of correcting them are shown. Explanations are added with the view of rendering the use of the symbols as intelligible as possible. It should be noted that underlining a word once in the manuscript, or in the proof, is an indication to the printer that the word should be printed in italics; a double underlining indicates SMALL CAPITALS, and three lines indicate large CAPITALS.

r. Change from lower case (or small) letters to capitals. For small capitals write "sm. caps." 2. Indent, to show beginning of

paragraph.

3. The letter "g" is turned upside down; the symbol in the margin, a small curl, means that the letter is to be re-turned.

4. The letter "v" is wrongly printed in italics; the correction "w f" means "wrong fount."

5. A "space" (a piece of lead used to divide words) has been

omitted between the words "that" and "has"; the correction is marked by a caret, as shown, and the mark in the margin.

6. A wrong final letter appears in "does"; the pen is drawn through it, and the right letter is written in the margin. The sloping stroke following the "s" is merely a dividing mark, usually placed after each correction, in case any others should follow in the same line.

7. A comma instead of a full stop is printed after the word "operation"; a circle is drawn round it, and the full stop, encircled, is written in the margin, followed by "W" to show that the next word, "when," must begin with a capital.

8. A hyphen is omitted after "de" at the end of the line; the error is noted by a caret underneath and a hyphen between two vertical or sloping lines in the margin.

9. There is too much space before the word "or"; the sign employed means that the words should be closed up.

10. "Closed" is wrongly printed with a capital "c"; i.c. is an indication that the letter should be "lower case."

11. A full stop is wrongly inserted after the word "question"; the correction is made by a circle in the margin, followed by the letter "d," signifying "dele," the Latin word for "expunge." The letter should be written as shown, and not the ordinary roman or italic "d," which might in some cases be taken to represent that letter itself and not the word "dele."

12. A semicolon is needed after the word "House."

13. The words "for" and "motion" require transposition,

| | The Previous Question.1 | caps |
|------------------|---|---------|
| ᆺᄆ | AThe previous question is an indenious method of a | 9 |
| wf | 'avoiding a pote upon any question thathas been ' | #, |
| , | proposed, but its technical name does little to 6 | ارد |
| OW | ² elucidate its operation when there is no de s | H |
| \sim | • bate, or after a debate is Closed, the Speaker 10 | le |
| | u ordinarily puts the question/as a matter of course, | 07 |
| | without any direction from the House, but, by a 12 | 1/ |
| ho | is for motion the previous question, the Speakers " | じ |
| | act may be intercepted and forbidden. | run on |
| all of the area. | The words of this motion are, that the question 16 | у . |
| L | 17 be now put. Those who wish to avoid the | |
| main/ | 19 putting of the ehief question math question vote 20 | `77., |
| 4 | 21 against the previous or latter) question, and, if 22 | stet/ |
| · 'X | 23 it be resolved in the negative, the Speaker is pre | |
| t/ | ²⁴ vented from puting the main question, as the 33 | copy/ |
| . الحاد | ²⁶ may, how ever, be brought forward again on an-27 other day; as the negation of the previous ²⁶ | -ldfor |
| ・・ン | question merely binds the speaker not to pt0 30 | Sf traf |
| rom | 31 the main question at that time. A Parliamentary 32 | H italj |
| ,tal/ | ³⁵ Practice. | |
| | | |

and this is indicated by the line drawn as shown and the letters "trs" (transpose) in the margin.

14. An apostrophe is wanted to mark the possessive case in "Speaker's." The sign under the apostrophe in the margin is used to distinguish it from a comma.

15. There should be no new paragraph, but the words should "run on" without a break.

16. The mark between the words "that" and "the" is caused by a "space" standing up; attention may be called to it in several ways, that shown in the margin being perhaps the simplest.

17. A new paragraph (N.P.) should begin with the word

" those."

i8. Corners of line slipped.

19. Remove the word "chief" and substitute "main."

20. The words "main question" are to be removed, as shown by the letter "d" for "dele."

21. First portion of parenthesis missing before the word "or."

22. The word "question" has been struck through in mistake. The dots underneath mean that it is not to be removed, and "stet" in the margin (meaning "let it stand") is only a confirmation of the instruction to the printer. (When words have been wrongly struck out in MS., if dots are placed under them the compositor will understand that they are to be printed.)

23. Bad letter in "resolve." Attention is called to it by a cross.

24. Letter "t" omitted in "putting."

25. Some words have been omitted after "the" at the end of the line. "Out, see copy," is a direction to the printer to refer to the MS. for the missing words, which in the present case are.

"House have thus refused to allow it to be put. It."

26. "However" to be closed up. 27. Two lines are close together and need to be "leaded" or placed further apart. "Ld" is a contraction for "lead."

28. The words "previous question" should be within quotation

marks.

29. Capital instead of small

Transpose letters in "ptu."
 The word "question" to be in roman.

32. "Rule" (or short line) wanted after the word "time."
33. "Parliamentary Practice"

to be in italics.

The passage as corrected is as follows:—

THE PREVIOUS QUESTION

The previous question is an ingenious method of avoiding a vote upon any question that has been proposed, but its technical name does little to elucidate its operation. When there is no debate, or after a debate is closed. the Speaker ordinarily puts the question as a matter of course, without any direction from the House; but, by a motion for the previous question, the Speaker's act may be intercepted and forbidden. The words of this motion are, that the question be now put.

Those who wish to avoid the putting of the main question vote against the previous (or latter) question; and, if it be resolved in the negative, the Speaker is prevented from putting the main question, as the House have thus refused to allow it to be put. It may, however, be brought forward again on another day; as the negation of the "previous question" merely binds the

Speaker not to put the main Michaelmas. question at that time.—Parlia-Christmas.

Michaelmas. . September 29. Christmas . . December 25.

QUARTER DAYS English

Lady Day . . March 25, Midsummer. . June 24.

Scotch

Candlemas . February 2.
Whitsuntide . May 15.
Lammas . August 1.
Martinmas . November 11.

RAILWAYS

The following are the principal railways of the United Kingdom, together with the chief towns situated on their routes:—

| | I—England | |
|---|----------------------------------|--|
| Railway. Lor London and North-Western | ndon Terminus. Euston | Chief Towns on Line. Rugby, Crewe, Preston, |
| (L. & N.W.R.) | | Lancaster, Carlisle; Leeds and Manchester; Holyhead; Birming- ham; Liverpool. |
| Great Northern (G.N.R.) | King's Cross . | Peterborough, Doncaster, York. |
| Midland | | Leicester, Derby, Shef- field, Leeds, Carlisle, Bristol. |
| Great Western (G.W.R.) | | Reading, Bristol, Exeter, Plymouth, Penzance Gloucester, Swansea. |
| London and South-Western (L. & S.W.R.) | | Southampton, Portsmth. Plymouth, Exeter. |
| Great Eastern (G.E.R.) | | Colchester. |
| South-Eastern and Chat- ham | Holborn Viaduct | Chatham, Faversham, Croydon. |
| (S.E. & C.R.) | Cannon Street Charing Cross . | Canterbury, Dover, Tonbridge, Ashford. Folkestone, Reading. |
| London, Brighton, and South Coast (L.B. & S.C.R.) | | Croydon, Portsmouth, Brighton, Newhaven, Eastbourne. |
| North-Eastern (N.E.R.) | | Normanton, York, Darlington, Newcastle, Berwick. |
| Lancashire and Yorkshire . (L. & Y.R.) | 96 | Liverpool, Wigan, Bolton, Bury, Manchester, Rochdale, Wakefield, Normanton. |
| Great Central (G.C.R.) | Marylebone . | Liverpool, Manchester, Sheffield, Grimsby, Nottingham, Leicester, Rugby. |

II-Scotland

| Railway. | Chief Towns on Line. |
|------------------------------|---|
| | Carlisle, Gretna, Lockerbie, Glasgow, Stirling, Perth, Forfar, Stonehaven, Aberdeen. |
| North British , | Stirling, Alloa, Cupar, Dundee. Edinburgh and Dundee direct by Forth Bridge. Dundee to Aberdeen. |
| Glasgow and South-Western | Glasgow, Paisley, Kilmarnock, Dumfries, Annan, Gretna, Carlisle. |
| Highland | Perth, Dunkeld, Blair Athol, Forres, Nairn, Inverness, Dingwall, Tain, Thurso. |
| | Aberdeen, Peterhead, Banff, Ballater, Elgin, |
| West Highland | Glasgow, Helensburgh, Tarbet, Ardlui, Fort William. |
| | III—Ireland |
| | Dublin, Balbriggan, Drogheda, Dundalk, Newry, Belfast, Antrim, Coleraine, Londonderry, Donegal. |
| Midland and Great Western | Dublin, Mullingar, Athlone, Ballinasloe, Galway. |
| Southern and Western | Dublin, Kildare, Waterford, Thurles, Tipperary, Mallow, Cork, Killarney. |
| Dublin, Wicklow, and Wexford | Dublin, Bray, Glendalough, Wexford. |

RAILWAY RATES

The rates for carrying goods which railway companies may not exceed are set out in the Railway Rates and Charges Acts of 1891 and 1892.

In these Acts the maximum rates are grouped in six great sections, as follows:-

Description of merchandise.

I. Goods and minerals. TT. Animals.

III. Carriages.

IV. Dangerous goods, and exceptionally bulky articles. Perishable merchandise by

passenger train.

Small parcels by goods VI. trains.

Section I, consisting of goods and minerals, is divided into eight classes, the first three of which are indicated by the letters A, B, C; the last five being numbered 1, 2, 3, 4, 5.

| s. Example of goods. | | | inimum weight. |
|----------------------|--|---|--|
| Ores of metals . | | 4 | tons. |
| Granites in the rou | gh | 7 | |
| | | ٠, | ., |
| | | - 3 | |
| | | 3 | cwt. |
| | | | |
| Woollen goods . | Page 1 | | |
| Ribbons (partly | of | | |
| | | 15. | |
| | goods. Ores of metals Granites in the roustate Dyewoods Raw cotton , wool Woollen goods | goods. Ores of metals Granites in the rough state Dyewoods Raw cotton ,, wool Woollen goods Ribbons (partly of silk) | goods. Ores of metals 4 Granites in the rough state Dyewoods Raw cotton Woollen goods Ribbons (partly of silk) |

The table below gives the maximum rate per ton per mile for consignments included under the eight classes of section I, and also the maximum charges which railway companies are authorised to make for services at the terminals.

| Rating of goods. Maximum rates for carriage. | | | | | Maximuu | ı charges | for servic | e at tern | unals. |
|--|-----------------|------------------|-----------------|---------------------|--------------------------|-----------|-----------------|----------------|--------------|
| m. | First 20 | Next 30 | Next 50 | R emain- | Station | | Service | terminals | |
| | m. or under. | ni. or under. | m. or under. | der of distance. | terminal at each end. | Load- | Unload- ing. | Cover- ing. | Uncover ing. |
| * | Pence. | Pence. | Pence. | Pence. | Pence. | Pence. | Pence. | Pence. | Pence. |
| Class A | 0.95 | 0.85 | 0.50 | 0.40 | 0.3 | - | 1 - T | | - |
| ,, B | 1.25 | 1.00 | 0.80 | 0.20 | 0-6 | | | 10.5 | 1 77.6 |
| ", C | 1.80 | 1.50 | 1.20 | 0.70 | 1.0 | 0.3 | 0.3 | 0.10 | 0.10 |
| ,, I | 2.20 | 1.85 | 1.40 | 1.00 | 1.6 | 0.5 | 0.5 | 0.12 | 0.12 |
| ,, 2 | 2.65 | 2.30 | 1.80 | 1.50 | 1.6 | 0.8 | 0.8 | 0.20 | 0.20 |
| ,, 3 | 3.10 | 2.65 | 2.00 | 1.80 | 1.6 | 1.0 | I.0 | 0.20 | 0.20 |
| ,, 4 | 3.60 | 3.12 | 2.50 | 2.20 | 1.6 | 1:4 | I•4 | 0.30 | 0.30 |
| ,, 5 | 4.30 | 3.70 | 3.25 | 2.50 | 1.6 | 1.8 | 1.8 | 0.40 | 0.40 |

The use of the foregoing table may be illustrated by a supposititious case.

Suppose that a consignment of cotton goods weighing half a ton be sent from Manchester to London, a distance of 185 miles, the railway rates would be as follows:

Cotton goods are in Class 3.

| First | 50 | miles at | d. 3·10 2·65 2·00 1·80 | per mile | d. — 62·00 — 79·50 100·00 153·00 |
|--------------------------------|----------------|----------|------------------------------------|----------|--|
| | 185 | | 1,0 | | 394.50 |
| Station Terminals . Service | 4s. 3s. 2d. | | | | 48.00 38.00 |
| 1 | | Last Sa | leri da | L | 480-50 |

£2 per ton or £1 for 10 cwt.

The maximum charges for goods included in Sections II, III, IV, V, must be obtained from the Acts themselves.

For small parcels sent by goods trains, the charges made are as follows by the following English railways:—

| South-Eastern and Chatham Ry. | | | | | miles, 50 miles. s. d. s. d. | |
|---|------|--------|------------|------------|---------------------------------|--|
| Weight, 10 20 30 50 Above lb, miles, miles, miles, miles, miles, miles, miles, miles, miles, pomiles, | 80 | 4 4 | 0 6 0 6 | o 6 o 6 | 0 8 0 10 | |
| 8. d. s. d. s. d. s. d. s. d. 2040404040404 40404060606 | 160 | 6 | 06 | 06 | 010 I 2 010 I 3 | |
| 5 0 4 0 4 0 6 0 6 0 7 6 0 4 0 4 0 6 0 6 0 8 7 0 4 0 4 0 6 0 6 0 9 | 42 0 | 8 | 0.10 | OIL | 1 0 1 6 1 3 2 0 1 6 2 6 | |

Great Northern, Great Western, Midland, and London and North-Western Railways.

| Weight. Ib. | mi | o les. | m | 50 lles. | | o les. | Oye | |
|--------------------|----|-----------|----|-------------|----|-----------|-----|--------|
| | s. | d. | s. | d. | s. | d. | s. | d. |
| 2 | 0 | 4 | 0 | 4 | 0 | 4 | 0 | 4 |
| 3 | 0 | 5 | O | | 0 | 5 | 0 | 5 6 |
| 4 | 0 | б. | 0 | - 6 | 0 | б | 0 | 6 |
| 5 | 0 | 6 | 0 | 6 | 0 | 7 | 0 | 7 |
| 6 | •О | 6 | 0 | 6 | 0 | - 8 | 0 | 8 |
| 7 | 0 | 6 | 0 | 8 | o | 9 | 0 | 9 |
| 9 | 0 | 6 | 0 | 8 | 0 | II | 0 | II |
| 10 | 0 | 6 | 0 | 8 | 1 | 0 | 1 | 0 |
| 12 | 0 | 6 | 0 | . 8 | 1 | 0 | 1 | Ι |
| 14 | 0 | 6 | o | 9 | I | 1 | 1 | 3 |
| 16 | 0 | 6 | 0 | IO | 1 | 2 | I | |
| 18 | o | б | О | 10 | Ι | 3 | 1 | 7 |
| 20 | o | 6 | 0 | II | 1 | 4 | . 1 | 9 |
| 22 | 0 | 6 | 1 | O | I | 5 | 1 | II |
| 24 Above | 0 | 6 | I | ٥ | 1 | 6 | 2 | 0 |
| 24 lb. { per lb. { | o | οį | o | 03 | O | 03 | o | I |

Great Eastern Railway.

| Weight. | | | | | | |
|--------------------------|------|--------|--------------------|-----|-----|--------|
| 16. | 30 1 | miles. | | | | ve 30. |
| F. Green & B. Bresch 1.1 | s. | d. | | | S. | d. |
| 3 | 0 | 4 | | | 0 | 4 |
| 7 | o | 4 | | 4.5 | | 6 |
| 8 | 0 | 4 | | | 0 | - 8 |
| 14 | o | 5 | janirski Kultur | | 0 | 8 |
| 16 | . 0 | - 5 | | | 0 | 8 |
| 18 | 0 | 6 | | | - 0 | 9 |
| 20 | О | 6 | | | 0 | TO |
| 22 | 0 | 6 | | | 0 | II |
| 24 | О | 6 | | | 1 | O |
| 32 | 0 | 7 | | | | 4 |
| 40 | О | - 8 | | | | - 8 |
| 48 | O | 9 | | | 2 | |
| 56 | О | 101 | | | 2 | 42 |
| | | | | | | |

Farm produce, in boxes, is carried at owner's risk, not exceeding 60 lb., 20 lb. 4d., above 20, 5 lb. 1d.

1 rd. every additional 8 lb. 2 rd. ,, , , 2 ,,

London, Brighton and South-Coast Railway.

| Weig | ht : | to. | 20 | 3 | 3 | o . | | o | | 5 | Ov | er |
|------|------|-------|----|-------|----|------|-----|------|----|-----|----|----|
| ib. | n | iles, | m | iles. | mi | les. | mi | les, | mi | es. | 55 | m. |
| | s. | d. | S. | d. | S. | d. | s. | d. | s. | d. | s. | d. |
| 4 | 0 | 4 | 0 | 4 | 0 | 4 | О | 4 | 0 | 4 | 0 | 4 |
| 4., | 0 | 4 | O | 4 | O | 5 | 0 | 6 | 0 | б | O | 6 |
| 5 | ٥ | 4 | 0 | 4 | o | 5 | 0 | б | 0 | 7 | 0 | 7 |
| 6., | o | 4 | 0 | 4 | 0 | 5 | . 0 | 6 | O | 8 | 0 | 8 |
| 7 | 0 | 4 | 0 | 4 | O | 5 | ٥ | 6 | o | 8 | O | 8 |
| 14 | 0 | 4 | a | 6 | 0 | 6 | 0 | 8 | ٥ | o | 0 | α. |

 Weight ro
 20
 30
 50
 55
 Over miles, miles,

London and South-Western Ry.

| Weight. Ib. | 111 | 30 iles. | ,, | 50 Tiles. | | | Abo | |
|----------------|-----|-------------|----|--------------|---|-----|-----|------|
| | | d. | | d. | | d. | | d. |
| 2 | | 4 | 0 | 4 | 0 | 4 | О | 4 |
| 3 | | 5 | O | 5 | 0 | 5 | | 5 |
| 4 | | 6 | 0 | 6 | О | б | 0 | б |
| 5 | 0 | 6 | 0 | 6 | 0 | 7 | 0 | 7 |
| 6 | 0 | 6 | 0 | б | O | 8 | - 0 | 8 |
| 7 | 0 | 6 | o | 8 | 0 | 9 | 0 | 9 |
| и | 0 | 6 | o | - 8 | I | 0 | I | |
| 14 | o | 6 | 0 | 9 | I | I | I | 6 |
| 21 | 0 | 6 | 0 | II | 1 | 5 | 1 | II |
| 24 | o | 6 | I | ٥ | 1 | 6 | 2 | 0 |
| Above | | | | | | | | |
| 24 lb. | 0 | 01 | o | 01 | o | 03 | 0 | I |
| per lb. | | | | | | 3.5 | | |
| | | 4.52 | | | | | | 5.00 |

Goods are also carried for short distances by various companies, e.g.

London Parcels Delivery Co., Ltd.

| Weight. | 5 miles. | 10 miles. | Over 10. |
|---------|----------|-----------|----------|
| lb. | s. d. | s. d. | s. d. |
| 2 | 0 4 | 0 4 | 0 4 |
| 7 | 0 4 | 0 6 | 06 |
| 14 | 06 | o 8 | 0 9 |
| 28 | o 8 | 0.9 | 0 10 |
| 56 | 0 9 | 0 0 | I O |
| 84 | 0 10 | 10 | 13 |
| 112 | 1 0 | I 3 | 1.6 |

Pickfords, Ltd., and Carter, Paterson & Co.

Suburban Parcel Delivery.

| Weight not exceeding lb. | | | Weight not exceeding lb. | | |
|--------------------------------|----|----|--------------------------------|----|----|
| | s. | d. | | 5. | d. |
| 4 | 0 | 4 | 84 | 1 | 0 |
| 12 | 0 | 6 | 112 | τ | 3 |
| 28 | О | 8 | 140 | I | 6 |
| 56 | o | 10 | 224 | 2 | О |

In excess of 2 cwt., 18. per cwt.

The rates in Scotland are as follows by the following railways:—

Highland, North British, and Caledonian.

| Weig | ht | to | | 301 | | 50 | 1 | no. | | | 0 | |
|------|----|------|----|------|----|------|----|------|------|------|-----|------|
| 15. | mi | les. | mi | les. | mi | les. | mi | les. | 1111 | les. | 200 | 111. |
| | | d. | s. | d. | s. | d. | s. | d. | s. | d. | s. | d. |
| 4 | 0 | 4 | o | 6 | O | 6 | 0 | 6 | О | 6 | 0 | 6 |
| 5 | | | O | 6 | О | 6 | | 7 | | 7 | | 7 |
| 6 | | 4 | 0 | 6 | 0 | 6 | 0 | . 8 | О | 8 | 0 | - 8 |
| 7 | 0 | 4 | 0 | 6 | 0 | 8 | О | 9 | 0 | 9 | 0 | 9 |
| 9 | 0 | 4 | 0 | | 0 | 8 | 0 | 11 | 0 | II | 0 | 11 |
| 10 | 0 | 4 | 0 | 6 | 0 | 8 | 1 | 0 | 1 | 0 | 1 | 0 |
| 12 | 0 | 4. | | 6 | 0 | 8 | 1 | 0 | 1 | 2 | 1 | 2 |
| 14 | o | 4 | 0 | 6 | 0 | 8 | 1 | 1 | | б | | 6 |
| ıĠ | | 6 | 0 | 6 | 0 | 10 | 1 | 2 | I | 8 | 1 | 8 |
| 18 | 0 | 6 | o | 6 | 0 | IO | 1 | 3 | 1 | 9 | 1 | 9 |
| 20 | 0 | 6 | 0 | 6 | 0 | II | 1 | 4 | I | 9 | 1 | 10 |
| 22 | 0 | 6 | 0 | 6 | 1 | 0 | 1 | 5 | 1 | 11 | . 1 | 11 |
| 24 | O | 6 | 0 | 6 | 1 | 0 | 1 | 6 | 2 | 0 | 2 | О |

In Ireland the rates are as follows:—

Midland Great Western.

| 150 Over 150 25. miles, miles, |
|-----------------------------------|
| es, miles, miles, |
| d. s. d. s. d. |
| 4 0 4 0 4 |
| 60606 |
| 8 0 9 0 10 |
| 0 1 0 1 2 |
| 0 1 3 1 6 |
| 2 1 6 1 10 |
| 4 I 9 2 2 |
| |

Great Northern.

| Weight lb. | 30, miles. | | m | so les. | ni mi | oo les. | Above 100 miles | |
|---------------|---------------|----|-----|------------|----------|------------|--------------------|----|
| | s. | d. | s. | d. | s. | d. | s. | d. |
| 3 | 0 | 4 | 0 | 4 | 0 | 4 | 0 | 4 |
| 7 | 0 | 6 | 0 | 6 | 0 | 6 | О | б |
| 8 | 0 | 6 | 0 | 7 | 0 | 8 | O | 9 |
| 10 | o | 6 | 0 | 7 | 0 | 9 | О | 9 |
| T2 | 0 | 6 | 1 O | 8 | o | II | 1 | o |
| 18 | o | 6 | 0 | 9 | I | 1 | T | 3 |
| 25 | O | 6 | 0 | II. | 1 | 4 | 1 | |
| 30 | o | 8 | I | 2 | I | 6 | Ĺ | 9 |

Midland (Nor. Co.'s Committee).

| Weight 15 lb. miles. | | les. | mil | o es. | mil | o es. | 100 Above miles, 100 miles | | | | |
|-------------------------|-----|------|-----|----------|-----|----------|-------------------------------|----|---|-----|--|
| | s. | d, | s. | d. | | d. | | d. | | | |
| 3 - | . о | 4 | О | 4 | 0 | 4 | 0 | 4 | О | 4 | |
| IO. | . 0 | 6 | O | 6 | 0 | 6 | 0 | 8 | 0 | 9 | |
| 15 . | . 0 | 6 | o | 6 | О | -8 | 0 | 10 | 1 | 0 | |
| 20 . | . о | 6 | 0 | 6 | 0 | 8 | 1 | 0 | Ι | 3 | |
| 25 . | . 0 | 6 | ø | - 6 | 0 | ro | 1 | 2 | I | 6 | |
| 30. | . 0 | 8 | О | . 8 | 1 | 0 | 1 | 4 | I | - 9 | |
| 35 • | | | o | 9 | 1 | 2 | 1 | 6 | 2 | 0 | |

Great Southern and Western.

| Weight | 3 0 | | | 50 | | go. | | |
|--------|------------|-----|----|--------|----|-----|-----|-----|
| lb. | mil | es. | 11 | niles. | mi | 25. | mil | Cs. |
| | s. | d. | s. | d. | s. | d. | s. | d. |
| 2 | 0 | 4 | 0 | 4 | 0 | 4 | 0 | 4 |
| 4 | 0 | 6 | О | б. | О | 6 | - 0 | - 6 |
| 6 | 0 | 6 | 0 | 6 | o | 8 | 0 | 8 |
| 8 | 0 | 6 | 0 | 8 | О | 10 | 0 | 10 |
| 10 | o | б | O | 8 | 1 | 0 | 1 | 0 |
| 15 | 0 | 6 | O | g | 1 | 2 | 1 | 4 |
| 20 | 0 | 6 | О | TT | 1 | 4 | 1 | 9 |
| 24 | 0 | 6 | 1 | О | Ι | 6 | 2 | O |

SALE OF GOODS

The law as to the sale of goods has been codified by the Sale of Goods Act, 1893. The chief points in connection with the same are here briefly noticed.

The definition is given as follows: A sale of goods is a contract whereby the seller transfers or agrees to transfer the property in goods to the buyer for a money consideration called the price. It is essential that the whole of the rights of the seller should be intended to be passed to the purchaser, and in order that the contract may fall within the Act there must be some money consideration, even though the money may not be the whole of it.

Unless the goods actually pass from the seller to the buyer at the moment the contract is made, no contract of sale is enforceable at law if the value of the goods is £10 or upwards unless (a) something is given in earnest to bind the contract, or (b) a part payment is made, or (c) a note or memorandum in writing is made and signed by the party to be charged or his agent.

The note or memorandum should contain the names of the parties to the contract, the terms of the contract in full, and it must be signed. The note or memorandum, although evidence of an agreement between the

parties, is exempt from stamp duty. But if there is a deed drawn up as to the sale—which is by no means necessary—the document is not exempt from the ordinary ten shillings stamp duty.

When goods are purchased and the buyer has a full opportunity of examining the same, there is no implied warranty or condition as to the quality or fitness of the goods for any particular purpose in the absence of any statutable provision relating to the same. It is the duty of the purchaser to be on his guard and examine the goods for himself.

Warranties. A warranty is defined by the Sale of Goods Act as "an agreement with reference to goods which are the subject of a contract of sale, but collateral to the main purpose of such contract, the breach of which gives rise to a claim for damages, but not to a right to reject the goods and treat the contract as repu-

diated."

Any representation which amounts to a warranty is called an express warranty, but the law now implies certain warranties as to title, quality, and fitness, unless they are expressly excluded by the terms of the contract, or unless the circumstances of the case show a different intention.

As regards title, it is implied that the seller has, in the case of a sale, a right to sell the goods the subject matter of the contract, or that he will have the right to do so under an agreement for sale at the time when the property is to pass. Thus, when a man exposes goods for sale in his shop, he impliedly warrants that he has a good right to sell them. It naturally follows from this that the seller also warrants to the

buyer that the latter shall have quiet enjoyment of the goods, and that they are free from any charge or encumbrance in favour of third parties which are not declared, or which are unknown to the buyer, at the time of making the contract. But if, for instance, a man buys goods from a sheriff or a pawnbroker, knowing him to be such, he gets no warranty of title with the goods, but only a transfer to himself of such rights as the sheriff or pawnbroker possessed in them.

As regards quality or fitness, a warranty is implied, unless expressly excluded, in the following cases:—

(a) When goods are sold by a trader for a particular purpose, of which he is well aware, and it is shown that the buyer relies upon the skill or judgment of the seller, the goods must be reasonably fit for the purpose for which they are intended. This is so whether the seller is the manufacturer or not, but there is no implied warranty of quality or fitness if a specific article is sold under its patent or trade name.

(b) When the contract is for the supply of manufactured goods they must be of merchantable quality. And this warranty is not excluded by the fact that the goods are sold by sample.

(c) When the sale is by sample, in addition to the above-mentioned implied warranty that the goods are merchantable, there are added the two following:—

1. The bulk shall correspond with the sample in quality.

2. The buyer shall have reasonable opportunities for comparing the bulk with the sample.

(d) By the custom of a particular trade it may be shown that there is an implied warranty upon the sale of goods connected, with that trade. This is entirely a question of evidence.

(e) By the Merchandise Marks Act, 1887, a warranty of genuineness is implied from a trade-mark

or description.

(f) By the Fertilisers and Feeding Stuffs Act, 1893, the seller of manufactured or artificially prepared fertilisers or feeding stuffs is bound to give a particular invoice to the buyer, and this invoice has the effect of a warranty of the statements contained in it. Also on the sale of an article for use as cattle food, there is an implied warranty by the seller that the article is fit for feeding purposes.

(g) By the Chain Cables and Anchors Act, 1894, on a contract for the sale of a chain cable there is an implied warranty that it has been properly tested and stamped.

Conditions. A contract of sale is sometimes entered into subject to certain conditions. If the condition is a "condition precedent," that is, something to be done by one of the parties before the contract of sale is itself binding, the non-fulfilment of the condition gives the other party a right to treat the contract as void. But a condition may be so worded as to amount to a warranty, and in any case the purchaser may, if the contract of sale is subject to any condition to be fulfilled by the vendor, treat the breach of the condition as a breach of warranty, and not as a ground for the repudiation of the contract.

Transfer of Property. It is important to determine the time when the property in the goods passes from the seller to the buyer, since the risk lies with the owner. Very frequently the time of the transfer of the pro-

perty is not coincident with that of the possession. In order to fix the time, the first thing to be done is to look at the intention of the parties. But if there has been no expression of intention, and if the facts of the case do not imply something to the contrary, the following are the rules to be observed:—

(a) Where there is an unconditional contract for the sale of specific goods which are ready for delivery the property passes to the buyer when the contract is made. The fact that the time of payment or delivery is postponed is immaterial.

(b) Where there remains something to be done by the seller in order to put the goods into a deliverable state, or where the goods have to be measured, weighed, or tested, the property does not pass until the act required is done and notice of it has been given to the buyer.

(c) Where goods are delivered to the buyer on approval or "on sale or return," or on other similar terms, the property passes to the buyer as soon as he approves of them, or does some act showing his adoption of the transaction; and he will be presumed to have approved of the goods if he retains them, and gives no notice of rejection within a reasonable time.

(d) Where there is a contract for the sale of unascertained or future goods by description, and goods of that description in a state ready for delivery are unconditionally appropriated to the contract by either party with the express or implied assent of the other, the property in these goods passes at once to the buyer. Such an appropriation is made when the goods are delivered to a carrier for transmission to the buyer.

(e) Where there is a reservation by the seller of the right of disposal of the goods until certain conditions are fulfilled, the property in the goods will not pass until the conditions have been fulfilled, notwithstanding the delivery of them to the buyer, or to some other person on his behalf.

Transfer of Title. If the goods are transferred by any other person than the owner or his agent, the buyer will not, except in so far as it is permitted by statute law, e.g., the Factors Act, acquire any greater right to the goods than that possessed by the transferor. The maxim of the law is that no one can give that which he has not got—nemo dat quod non habet—unless it happens to be a negotiable instrument; and therefore no one can transfer the ownership of goods when he himself has nothing more than the possession of them. The rightful owner can at any time follow the goods and demand restitution of them, without compensation, from a person who has bought them or had them transferred to him. whether value has or has not been given. The transferee must rely upon his own remedy, such as damages for breach of an implied warranty of title, against his immediate transferor.

The chief exception to the rule that a purchaser obtains no property in goods of which his transferor was not the owner is the case of the sale of goods in "market overt." This phrase signifies an open or public market, All shops in the city of London are market overt for the purposes of their own trades, and outside the limits of the city the name is applied to particular places which are set apart for a market by grant or by prescription. If then

goods are purchased in market overt, the purchaser must act with the utmost good faith. Any suspicious circumstances or secret dealing will destroy the privilege. And the benefit will be entirely lost if the goods are the proceeds of a felonious taking and the thief is afterwards prosecuted and convicted, for the property in the goods at once revests in the original owner.

The privilege of market overt does not apply to the sale of horses, which is provided for by special statutes.

A second exception shows the importance to the buyer of obtaining possession of the goods as soon as possible after the completion of the contract of sale, and the passing of the property in them to the purchaser. For when a person who has sold goods remains in possession of them, or of the documents of title to them, and then transfers the goods or the documents to a third person, the previous purchaser loses all title unless it is shown that the third person did not act in good faith, or that he was aware of the previous sale.

Another exception is the case of the purchaser obtaining possession of the goods, or of the documents of title to the same, under a sale or an agreement for sale, and transferring them to a third person without any notice of the existence of any lien or other right on the part of the original vendor. The third person obtains the ownership of the goods, as though the transfer had been made by a mercantile agent, as defined by the Factors Acts, and the original vendor is left to his own remedies against the original purchaser.

Performance of the Contract.

It is the duty of the seller to deliver the goods, and of the buyer to accept and pay for them according to the terms of the contract of sale. Unless it is otherwise agreed, for example, if credit is to be given, delivery and payment are concurrent conditions, that is, the seller must be ready and willing to give possession of the goods to the buyer in exchange for the price, and the buyer must be ready and willing to pay the price in exchange for the possession of the goods.

Delivery signifies transfer of possession. In order to be effective such actual transfer does not require the physical handing over of the goods. The delivery of the key of a warehouse may operate as a delivery of the goods in that warehouse, and the transfer of bills of lading is a valid transfer of the goods named therein.

If no agreement has been made by the parties as to the place of delivery, there is no duty on the part of the seller to send or carry the goods to the buyer. It is quite sufficient for him to give the buyer reasonable facilities for taking possession of them. If, therefore, nothing is said as to delivery, it is implied that the place of delivery is the business house of the seller, if he has one, and otherwise his residence. When the parties agree that the goods are to be delivered by the seller to the buyer, delivery to a carrier is a sufficient compliance with this term of the contract, but notice of the fact must be given by the seller to the buyer, so that there may be an opportunity of covering any possible loss in transit by insurance.

When the goods are, at the time of the contract of sale, in the possession of a third person,

there is no delivery unless and until such third person acknowledges to the buyer that he holds the goods on his behalf. This does not affect the right of delivery which may have passed by the transfer of a bill of lading or other document of title to the goods.

It is the duty of the seller to deliver the exact quantity of goods ordered. If he delivers either more or less, the buyer has the option of refusing or of accepting them. If he accepts them, he must pay for the quantity accepted, whether more or less than the quantity ordered, at the contract rate.

The buyer is not bound, except by agreement, to accept delivery of the goods by instalments.

Lien of the Seller. For any breach of the contract of sale the buyer and the seller have a personal remedy, the one against the other. But in addition to the personal remedy a seller has certain rights against the goods themselves, even though the property in them may have passed to the buyer, so long as the actual possession of them remains with the seller.

The first of these rights is "lien," or the right to retain. The seller of goods, who has not been paid, is entitled to retain possession until the price has been paid or tendered, when—

r. The goods have been sold without any stipulation as to credit; or

2. The period of credit has expired; or

3. The buyer has become insolvent.

But the lien will be lost—

 If the goods are delivered to a carrier to be sent to the buyer, and the seller does not reserve the right of disposal; or 2. If the buyer or his agent obtains possession of the goods;

3. If the right is waived by the seller.

Another right of the seller is that of re-taking possession of the goods under certain conditions whilst they are on their way to the buver.

Right of Re-sale. An unpaid seller has the right of re-sale when the buyer, within a reasonable time, refuses to pay for the goods or to tender their price.

It arises in three cases :-

(a) Where the goods are of a

perishable nature;

(b) Where the seller has given express notice of his intention to re-sell, and the buyer does not tender the price;

(c) Where the seller has reserved to himself a right of re-sale in case of the default of the buyer.

Remedies of the Seller. If the property in the goods sold has passed to the buyer, in accordance with the rules already stated, and the buyer either refuses to accept the goods when tendered to him, or to pay for them when they have come into his possession, the seller has a right of action, in the first case for damages for nonacceptance, and in the second for the price of the goods. measure of damages for nonacceptance is the estimated loss which directly and naturally results from the buyer's breach of contract. This is ascertained, when there is an available market for the goods in question, by the difference between the contract price and the market or current price at the time when the goods ought to have been accepted. When an action for the price is contemplated no proceedings can be taken until the money is actually

due. In certain special cases interest may be allowed in addition to the price of the goods.

A bill of exchange given in payment for goods operates generally as a conditional payment. If the bill is dishonoured at maturity the debt revives, and the seller may sue either upon the bill or upon the consideration for the sale.

Remedies of the Buyer. When the seller wrongfully neglects or refuses to deliver the goods according to the terms of the contract. the buyer may maintain an action against him for damages for non-delivery. The measure of damages, as in non-acceptance, is the estimated loss which directly and naturally results from the seller's breach of contract. This is also ascertained in the same way as in the converse case of non-acceptance. But special circumstances may enhance the damages, especially if there is no available market in which the buver can obtain similar goods, or if he has made known to the seller the fact that the goods are required for a particular purpose. Each case, however, will depend upon its own circumstances.

When the goods sold are of peculiar value the court may, if it thinks fit, order the seller to deliver the identical goods he has contracted to supply, that is, may decree what is called "specific performance," instead of condemning him in ordinary damages.

Where there is a breach of warranty by the seller, or where the buyer elects, or is compelled to treat a breach of a condition on the part of the seller as a breach of warranty, the buyer is not entitled, merely by reason of such breach, to reject the goods, but he can set up the preach in diminu-

tion or extinction of the price, or he can maintain an independent action against the seller for damages for breach of warranty. In the case of breach of warranty of quality, the damage sustained is the difference between the value of the goods at the time of delivery to the buyer and the value they would have had if they had answered to the warranty.

SIGNS AND SYMBOLS

Mathematical and Commercial

| + | Plus, t | he sign | of addi- |
|-------------|---------|----------|----------|
| $\dot{\Xi}$ | | the sign | of sub- |

The sign of multiplication.

The sign of division. Is to The signs of pro-As | portion. T Is to | 3:6::4:8.

Because.

Therefore. Equals, the sign of equality.

Greater than. Less than.

Square Root. Cube Root. 1/ Fourth Root. 1/ Fifth Root,

etc. () [] { } Indicate that the figures enclosed are to be taken together. Thus $10\times(7+4);8-[9+3];$ $30 \times \left\{ \frac{7+3}{4-2} \right\}$

Degrees, minutes, seconds. Thus 25° 15' 10" represents 25 degrees, 15 minutes, 10 seconds.

Feet, inches. Thus o' 10" - 9 feet 10 inches.

Infinity. Perpendicular to.

Parallel to.

| | Cucie. |
|-------|--------------------------|
| | Angle. |
| | Right-angle. |
| | Square. |
| | Rectangle. |
| | Triangle. |
| | The cipher, zero, |
| | Pounds sterling. |
| | Dollars. |
| | Per cent. |
| | Care of. |
| | Days after acceptanc . |
| | Days after sight. |
| | Account. |
| 890 | At. |
| ruple | 3. 1 |
| achr | n. Apothecaries' weight. |
| nce. |) : |
| | ruple achr |

SIZES Books

The size of a book indicates the number of pages in the sheet. In a folio book, four pages or two leaves make up one sheet; in a quarto, or 4to, there are eight pages or four leaves to a sheet; in an octavo, or 8vo, sixteen pages or eight leaves, and so

| on. | | | | |
|----------------|--------|------|---------|-------------------------------------|
| | | | | Inches. |
| Royal folio . | | | | 19 X 12 |
| | | | J | 18 × 11 |
| Demy " . | | | | 173×114 |
| Crown ,, | 1 | | | 15 × 10 |
| Foolscap folio | at die | | | $13\frac{1}{2} \times 8\frac{1}{2}$ |
| Royal quarto | | • | | 12 X 10 |
| Demy , | | | | 114× 84 |
| Crown ,, | | | | 10 × 71 |
| Foolscap ,, | | | | 81×63 |
| Royal octavo | | | | 10× 6 |
| Demy ,, | | 100 | 7227251 | 83× 53 |
| Crown ,, | | | | 7½× 5 |
| Foolscap ,, | | | | 7 × 4 |
| Royal 12mo | | | | 7 X 4 |
| Demy " | | | 150 | 73× 48 |
| Demy 16mo | | | | 5 × 4 |
| Demy 18mo | | | | 61×37 |
| Demy 24mo | | | | $5\frac{1}{2} \times 3\frac{1}{8}$ |
| Demy 32mo | | | | 52 × 31 |
| | ASS 4 | 2.00 | • | 28 ~ 32 |

Cardboards

Plantation

Doubles .

Smalls .

Writing Paper

| Inches. | Inches. |
|---|--|
| Foolscap 17 × 13 | $\frac{3}{4}$ Emperor 72 × 48 |
| T)emy 221× 17 | Å Antiquarian 53 × 31 |
| Royal 25 × 20 | Dbl. elephant $40 \times 26\frac{3}{4}$ |
| $ \begin{array}{c ccccccccccccccccccccccccccccccccccc$ | 1 Atlas 34 × 26 |
| Imperial 30 X 22 | Colombier 343×24 |
| Tibl crown 20 × 20 | Elephant 28 × 23 |
| Dbl. foolegap 27 × 17 | Imperial 30 X 22 |
| Doi, iodiscap 2/ ^ 1/ | Super royal 271× 191 |
| | Povol 24 X 10 |
| Printing Papers | Modium 22 X 171 |
| | $ \begin{array}{c ccccccccccccccccccccccccccccccccccc$ |
| Inches. | Demy : |
| Double royal 40 \times 25 | Extra large post $22\frac{1}{2} \times 17\frac{3}{4}$ Large post $21 \times 16\frac{1}{4}$ |
| Out of con 24×27 | Large post |
| Double demy . 35 × 22 | 专 POSt : ・ : ・ : 19 へ : 5番 |
| Double large post . 33 × 21 | Pinched post 103 × 144 |
| Double post $31\frac{1}{2} \times 19$ | $\frac{1}{2}$ Double toolscap $\frac{20}{2}$ × $\frac{10}{4}$ |
| Double crown 30 X 20 | Sheet-and-1 toolscap 242 × 134 |
| Elephant 30 × 23 | Sheet-and-1 foolscap 22 × 134 |
| Elephant 30 × 23 Imperial 30 × 23 Sheet-and-1 post 23½ × 10 | Foolscap 104×134 |
| Sheet-and-1 post . 231×19 | 1 Copy 201 × 16 |
| Super royal 272 X 20 | $ \begin{array}{c ccccccccccccccccccccccccccccccccccc$ |
| | |
| Double foolscap 27 X I2 | |
| Double foolscap 27 × 17 | Cut Writing Paper |
| Double foolscap 27 × 17 Royal 25 × 20 Medium 24 × 19 | Cut Writing Paper |
| Double foolscap | Cut Writing Paper |
| Sheet-and $\frac{1}{2}$ post $23\frac{1}{2} \times 15$ Super royal $27\frac{1}{2} \times 25$ Double foolscap 27×15 Royal 25×25 Medium 24×15 Demy $22\frac{1}{2} \times 17$ | Cut Writing Paper |
| Double foolscap | Cut Writing Paper |
| | Cut Writing Paper |
| Slates | Cut Writing Paper Inches Foolscap $12\frac{3}{4} \times 8$ Extra large letter $10\frac{1}{4} \times 8\frac{3}{8}$ Large letter 10×8 Extra large note $8\frac{3}{3} \times 5\frac{3}{8}$ |
| Slates | Cut Writing Paper Inches Foolscap $12\frac{3}{4} \times 8$ Extra large letter $10\frac{1}{4} \times 8\frac{3}{8}$ Large letter 10×8 Extra large note $8\frac{3}{3} \times 5\frac{3}{8}$ |
| Slates | Cut Writing Paper Inches Foolscap $12\frac{3}{4} \times 8$ Extra large letter $10\frac{1}{4} \times 8\frac{3}{8}$ Large letter 10×8 Extra large note $8\frac{3}{3} \times 5\frac{3}{8}$ |
| Slates Inches. Empress | Cut Writing Paper Inches Inches |
| Slates Inches. Empress | Cut Writing Paper Inches Inches |
| Slates Inches. Empress | Cut Writing Paper Inches |
| Slates Inches. Empress | Cut Writing Paper Inches |
| Slates Inches. Empress | Cut Writing Paper 1 |
| Slates Inches. Empress | Cut Writing Paper Inches Extra large letter 10\frac{2}{3} \times 8 Extra large note 10 \times 8 Extra large note 8 \times 5 Large note 8 \times 5 Small note 6\frac{1}{4} \times 4\frac{1}{2} Albert note |
| Slates Inches. Empress 26 × 10 | Cut Writing Paper Tinches Inches |
| Slates Inches. Empress 26 × 10 | Cut Writing Paper Toolscap |
| Slates Inches. Empress 26 × 14 26 × 15 26 × 15 27 27 28 29 | Cut Writing Paper Inches Extra large letter |
| Slates Inches. Empress 26 × 14 26 × 15 26 × 15 27 27 28 29 | Cut Writing Paper Inches Extra large letter |
| Slates Inches. Empress 26 × 14 26 × 15 26 × 15 27 27 28 29 | Cut Writing Paper Inches Extra large letter |
| Slates Inches. Empress 26 × 10 | Cut Writing Paper Tinches Inches |

proxies, and voting papers) instru-

ments requiring stamps may be stamped subsequently to execu-

tion on payment of the proper stamp duty and a certain addi-tional sum by way of penalty.

13 × 11

13 X 10

13 X 12 X 7 8

12 X 6 11 × 51 An agreement, or memorandum of agreement, under hand, must be stamped within fourteen days, and a deed within thirty days, of the date of the execution of the instrument.

In most cases an impressed stamp is required, but an adhesive stamp may be used in the following:—

Agreements liable to a duty of 6d.

Bills of exchange payable on demand. This includes cheques.

Certified copies of or extracts from registers of births, etc.

Charter-parties.

Contract notes where the amount

is less than £100.

Leases of dwelling houses, or parts thereof, furnished or unfurnished, for any definte period not exceeding a year, where the rent is not more than £25 for a furnished, and £10 for an unfurnished house.

Letters of renunciation.

Notarial acts.

Policies of fire insurance.

Protests of bills of exchange. Proxies, where the duty is 1d.

Receipts. Voting papers.

Warrants for goods.

The following is a list of the principal stamp duties — f_-s_-d .

Affidavit, or statutory declaration . . . o 2 6
Agreement, or memorandum of agreement, under hand, not otherwise charged . . . o 0 6

(Agreement for lease, other than the above, same as lease.)

| trustee | U | 10 | · O |
|---------------------------|---|----|-------|
| Appraisement or valua- | | | |
| tion of any estate or | | | |
| effects where the | | | |
| amount of the ap- | | | |
| praisement does not | | | |
| exceed £5 | О | 0 | 3 |
| Not exceeding £10 | 0 | 0 | 6 |
| Ditto £20 | 0 | I | 0 |
| Ditto f_{30} | 0 | 1 | 6 |
| Ditto £40 | 0 | 2 | 0 |
| Ditto £50 | О | 2 | б |
| Ditto £100 | 0 | 5 | 0 |
| Ditto [200 | 0 | 10 | 0 |
| Ditto $\tilde{\ell}_5$ 00 | О | 15 | 0 |
| Exceeding £500 | I | o | 0 |
| Apprenticeship inden- | | | |
| tures | 0 | 2 | 6 |
| Articles of Clerkship to | | | ijij, |

Appointment of new

Articles of Clerkship to
solicitor:
In England or Ireland 80 0 c

In Scotland 80 0
In Scotland 0 10
Award 0 10
This duty was fixed
by the Revenue Act,

1906. Prior to that date the duty had been an ad valorem one, varying from 3d. to £1 15s. od.

Bill of lading Bills of Exchange (inland bills)—

£50 Ditto £50, Ditto £75, Ditto £75, Ditto

0 0 2

. 0 0 0 ; 0 0 9

| When the amount exceeds £100, 1s. for the first £100, and an additional 1s. for every fractional part of £100. Foreign bills of exchange which are drawn out of the United Kingdom, but | £ | s. | d. | not specifically charged (including fidelity bonds), same as mortgage bond, but not to exceed ros. On obtaining letters of administration (where the amount | £ | s. | <i>d</i> . |
|--|-------|-----|------|--|-----|------|--------------|
| which are payable in | | | | exceeds £100) | 0 | 5 | o |
| the United Kingdom, are stamped in the | | | | Capital Duty (Share)— Companies and cor- | | | |
| same manner as in- | | | | porations with limited | | | |
| land bills. Foreign | | | | liability, on every £100 | | | |
| bills drawn and ex- | | | | of nominal capital | 0 | 5 | 0 |
| pressed to be payable | | | | Capital Duty (Loan)— | | | i de la cons |
| out of the United | | | | Issues by local | | | |
| Kingdom, but in- | | | | authorities, com- | | | |
| dorsed, negotiated, or actually paid within | | | | panies, and corpora- | | 44. | |
| the United Kingdom, | | | | tions, on every £100 secured | o | 2 | 6 |
| are stamped as inland | | | | But a remission of | | | |
| bills when their | | | | 2s. in the £ is made, if | | | |
| amount does not | | | | the capital is applied | | | |
| _exceed £50. | | | | in the conversion of | | | |
| Exceeding £50 and not | | | _ | an existing loan. | | | 4 |
| exceeding (100 for each | 0 | 0 | 6 | Cards (playing), for | _ | | |
| Exceeding £100, for each £100 or any part thereof | | o | 6 | each pack | 0 | 0 | 3 |
| Bonds. For securing | | | | baptism, marriage, | | | |
| an annuity, where | | | | death, or burial | o | o | ī |
| the payments are for | | | | Charter-party | О | 0 | 6 |
| the term of life, or | | | | Cheques | О | 0 | 1 |
| other indefinite period | | | | Collateral Security, for | | | |
| for every £5, and | | | | each £100 | Ö, | 0 | .6 |
| every fractional part of £5 payable. | Maria | | | Contract note, for the sale or purchase of any | | | |
| (a) If as primary | | | | stock or marketable | | | |
| security | O | 2 | 6 | security of the value | | | |
| (b) If as collateral | | | | of £5 and under £100 | 0 | О | 1 |
| security | 0 | О | 6 | £100 or upwards . | 0 | 1 | 0 |
| For securing an an- | | | | A special adhesive | | | |
| nuity where the total | 100 | | | stamp is required. | | | 2, |
| amount is ascertain- able, or for the pay- | | | | Contract or grant for payment of a super- | | | |
| ment of money, same | | | | annuation annuity; | 71. | | |
| as mortgage. | | | | for every £5 or frac- | | | |
| For customs or ex- | | | | tional part of £5 . | О | О | 6 |
| cise duties, same as | | | | Conveyance or transfer- | | \$45 | |
| mortgage bond, but | | | | Bank of England | | | |
| not to exceed 4s. | | 400 | 1100 | stock | 0 | 7 | 9 |

| Colonial debenture stock or funded debt, | £ | s. | d. | |
|--|-----|-----|----|----|
| for every £100 or | | | | |
| fractional part of £100, of nominal value trans- | | | | |
| | 0 | 2 | 6 | |
| Property, other than | | | | |
| such stock— | | | | |
| Where the pur- chase money does not | | | | |
| exceed it | o | 0 | 6 | |
| Exceeding £5, and | | | | |
| not exceeding £10 . | 0 | Ι | 0 | 7 |
| Ditto £10, Ditto £15 | 0 | 1 | 6 | |
| Ditto £15, Ditto £20 | 0 | 2 | 0 | |
| Ditto £20, Ditto £25 | 0 | 2 | 6 | |
| For every additional £25 up to £300 | 0 | 2 | 6 | |
| For every £50, if ex- | | | | |
| ceeding £300 | 0 | 5 | 0 | |
| Not otherwise charged | o | 10 | | |
| Copy or extract (attested | | | | |
| or authenticated), the | | | | 1 |
| same duty as the | | | | |
| original, but not to | | | | |
| exceed | 0 | I | 0 | |
| Deed, not otherwise | | | | |
| provided for | O | 10 | O | |
| Duplicate or Counterpart- Same duty as origi- | | | | |
| nal, but not to exceed | O | 5 | o | |
| Equitable Mortgages— | | ? · | Ŭ. | |
| For each £100 se- | | | | |
| cured, or part thereof | 0 | 1 | 0 | |
| Hire Purchase Agreemer | | | | |
| If under hand . | О | 0 | 6 | |
| If by deed | 0 | 10 | 0 | |
| Insurance Policies | | | | 1 |
| —Life— For any sum not | | | | |
| exceeding £10 | o | o | I | 1 |
| Exceeding £10, and | • • | | | 1 |
| not exceeding 125 . | o | o | 3 | |
| not exceeding £25 . Exceeding £25, and | | | | |
| not exceeding £500, | | | | |
| for every £50 or frac- | | | | |
| tional part thereof | 0 | O | 6 | 1. |
| Exceeding £500, and | | | | 1 |
| not exceeding £1,000, | | | | 1 |
| for every £100, or | | | | 1 |
| fractional part thereof | O | 1 | 0 | 1 |

| Exceeding £1,000, for every £1,000, or any | £ | s. | đ. |
|--|---|---------|----|
| fractional part thereof Accidental death, or personal injury, or periodical payments | O | 10 | 0 |
| during sickness Loss or damage to | 0 | 0 | ľ |
| property Indemnity against loss under the Employers' Liability Act, or the Workmen's Compensation Act— Where the annual premium does not ex- | 0 | o | ī |
| where the annual premium exceeds £2: | 0 | O | I |
| If under hand . If by deed | 0 | 0 10 | 6 |
| Marine— Where the premium does not exceed 2s. 6d. per cent. of the sum | 9 | 10 | |
| Where the pre- mium exceeds 2s. 6d. per cent.— For every £100, or fractional part | 0 | 0 | 1 |
| thereof, insured upon any voyage In time policies, for every sum of £100, or fractional part thereof If the time does not exceed six | | 0 | 3 |
| months | o | О | 3 |
| months | 0 | O | 6 |
| tional duty of | o | o | 6 |
| Leases— | | | |
| A dwelling house, | | | |
| or a part thereof, for | | | |
| a definite period not | | | |
| exceeding one year, | | | |

| the rent not exceed- ing flo per annum. O O I A furnished dwell- ing-house, or apart- ments in the same, for a definite period less than a year, the rent for the term not ex- ceeding £25 O 2 6 | Lands or tenements £ s. d. at the following rents, and for the periods stated— An agreement for a lease not exceeding 35 years is stamped the same as an actual lease. |
|--|---|
| Exceeding. Not Exceeding. Up to 35 years. | 35 years to 100 years. Over 100 years. |
| becoming, that becoming up to 33 years. S. d . | f s. f s. |
| — £5 o 6 | õ̃30 õ̃60 |
| /CX | 0 6 0 0 12 0 |
| £5 £10 1 6 £15 £20 2 0 | 0 9 0 0 18 0 |
| \tilde{I}_1 ; \tilde{I}_2 0 2 0 | 0 12 0 I 4 0 |
| f_{20} f_{25} 2 6 | 0 I5 0 I IO 0 |
| $\widetilde{\pounds}_{25}$ $\widetilde{\pounds}_{50}$ 5 9 | 1 10 0 3 0 0 |
| £50 £75 7 6 | ., 250 4100 |
| £75 £100 10 0 | 3 oo 6 oo |
| £100 (for each £50, or | |
| fractional part | |
| of £50 ° 5 °O | 1100 300 |
| Letters of Allotment £ s. d. and Renunciation— Less than £5 0 0 I £5 and upwards . 0 0 6 Letters Patent (Grant of honours or dignities)— Duke 350 0 0 Marquis 350 0 0 Earl 250 0 0 Viscount 200 0 0 Baron 150 0 0 Precedence . 100 0 0 Baronet 100 0 0 Congé d'élire to elect— | Filing complete £ s. d. specification . 3 0 0 By the Patent Act, 1907, the fees for renewal after four years, in addition to the above are:— On sealing the patent in respect of investigations as to anticipation 1 0 0 On certificate of renewal before the end of four years from |
| Archbishop or bishop 30 0 0 Any other honour 30 0 0 Change of name or | date of patent 50 0 0 On certificate of renewal before the end of eight years |
| arms (if done in ac- ξ s. d. | from date of patent.100, o |
| cordance with the | These additional |
| terms of a will) 50 0 0 Change of name or arms upon a voluntary | sums may be paid by yearly instalments, each of which enlarges |
| application 10 0 0 | the patent for a year, |
| Letters Patent, for in- | thus, four payments |
| ventions— | of £10 each, two of |
| Application for pro- | £15 each, and four of |
| visional protection . I O O | £20 each, making a |

| total of £150 if the | £ | s. | d. | Receipts for £2 and | £ | s. | d_{\bullet} |
|-----------------------------|-----|-------|--------|---|--------|----------|---------------|
| patent iskeptalive for | | | | upwards | 0 | 0 | 1 |
| fourteen years, i.e., | | | | Scrip Certificate | 0 | 0 | I |
| £155 in all. | | | | Securities (transferable | | | |
| Marriage Licence— | | | | by delivery)— | | | |
| Special | 5 | 0 | O | 1. Colonial Govern- | | | |
| Other | 0 | 10 | 0 | ment securities, and | | | |
| Mortgages— | | | | other securities dated | | | |
| Not exceeding £10 | 0 | 0 | 3 | between June 3, 1862, | | | |
| Ditto £25 | О | 0 | 8 | and August 7, 1885, | | | |
| Ditto £50 | 0 | I | 3 | of which the interest | | | |
| Ditto £100 . | 0 | 2 | 6 | is payable in the | | | |
| Ditto £100 | 0 | 3 | 9 | United Kingdom, | | | |
| D1110 7200 , . | 0 | 5 | 0 | same as mortgage, | | | |
| Ditto £250 | 0 | 6 | 3 6 | 2. Other securities, | | | |
| Ditto £300 | 0 | 7 | 6 | for every £10 or frac- | | Callet. | |
| Exceeding £300, for | | | | tional_part of £10 . | 0 | I | 0 |
| every £100 and frac- | | | | 3. Foreign share | 14.5 | | |
| tional part thereof . | 0 | 2 | 6 | certificates, for every | | | |
| Transfer of mort- | | | | £25 or fractional part | | | |
| gage, per £100 | O | 0 | 6 | of £25 | 0 | О | 3 |
| Reconveyance, re- | | | | Settlements- | | | |
| lease, per £100 | О | 0 | 6 | Any deed whereby | | | |
| Passport | 0 | 0 | -6 | a definite sum or | | | |
| Power of Attorney— | | | | share is settled upon | | | |
| To receive prize- | | | | or for the benefit of a | | | |
| money or wages . | 0 | I | 0 | person, for every £100 | | | |
| For sale, transfer, or | | | | or fractional part of | | | |
| acceptance of any of | | | | £100 | 0 | - 5 | 0 |
| the Government funds | | | | Share Warrant, or stock | | | |
| not exceeding £100, | | | | certificate to bearer— | | | |
| nominal amount | 0 | 2 | 6 | 1. Any company in | | | |
| In any other case | 0 | 10 | 0 | the United Kingdom, | | | |
| For receipt of divi- | | | | on issue, on the nom- | | | |
| dends or interest of | | | | inal value, per cent. | L | 10 | 0 |
| any stock, for one pay- | | | | 2. Any foreign or | | | |
| ment | 0 | 1. | 0 | colonial company on | | | |
| In any other case | o | 5 | О | first delivery in the | | | |
| To vote at a meeting | 0 | О | 1 | United Kingdom, for | | | |
| Any other kind of | | | | every fro or fractional | | | |
| power of attorney . | О | 10 | 0 | part of £10 | 0 | I | 0 |
| Promissory Note— | | | | Voting Paper or Proxy | o | U | 1 |
| The same stamp duty | | | | But if the proxy is to | | | |
| Bill of Exchange, except th | at | cne i | a. | be used for more than | | | |
| luty for notes drawn at s | ıgn | t, et | с., | one meeting or gener- | | | |
| s replaced by the advalor | em | auı | у. | ally, the stamp duty | | 4, A. B. | |
| Protest of bill of ex- | | | | is 10s. | | A | |
| change— | | | | Warrant for goods | on. | e e | ຸ້າ |
| The same duty as | | | | If any of the docum | to | mol | 76 |
| the bill itself, but not | | | | which stamps are needed them legally binding are | υυ | noil | -C |
| to exceed | U | Ι. | 0 | mem resum amount are | | שנוטכ | ·u |

before execution, and the stamps consequently wasted, an allowance will be made for the spoiled stamps if an application is sent in to Somerset House within two years from the time of the spoiling of the document. Payment is made in postage stamps—generally penny stamps.

The following are the penalties usually enforced in cases of failure to stamp documents at the proper time:—

time:—
Agreements under hand, £ s. d.
after the expiration of
14 days . . . 10 0 0
Charter-parties, within
7 days from their
first execution . . 0 4 6
Charter-parties, after
7 days but within a
month. . . 10 0 0
Receipts within 14 days
after they have been
given . . . 5 0 0

Receipts, after 14 days
but within a month . 10 0 0
(N.B.—After a
month, receipts cannot be stamped under
any circumstances.)
Other instruments

(except those which cannot be stamped after execution). . 10 0

STATUTES OF LIMITATIONS

By the effect of various Acts of Parliament (known as Statutes of Limitation), an action must be commenced in the case of a simple contract within six years of the time when the cause of action arose, and in the case of a deed within twenty years. The cause of action arises at the moment when the contract is broken. There is an extension of time provided the plaintiff or the defendant is an infant or an insane person. Also if the defendant is beyond the seas, or out of

the jurisdiction when the cause of action arises, the period of limitation begins to run from the date of his return. But if the cause of action arises and the defendant then goes out of the jurisdiction, the statute runs at once, and his departure makes no difference.

The acknowledgment of a debt, either by part payment, by payment of interest, or by a confession of the same, in writing and signed by the debtor, is sufficient to keep the right of action alive. But the acknowledgment must be distinct and unconditional in its terms, and one from which a promise to pay the whole debt claimed can be inferred. The six years or the twenty years, as the case may be, will then begin to run from the date of the acknowledgment. If there are several joint debtors, there must be an acknowledgment by each in order to keep the debt alive against the whole of them.

TELEGRAMS

I. Inland

Inland telegrams are sent to all parts of the United Kingdom at a minimum charge of 6d., twelve words, including the address, being allowed for that sum. For every additional word one halfpenny is charged. Payment is made in stamps, which must be affixed to the telegraph form by the sender of the message. Forms with embossed stamps can be obtained either singly or in books of twenty, interleaved and with a sheet of carbonic paper, for 10s. 2d. If a receipt is required, a charge of one penny is made. A certified copy of a telegram can be obtained on application to the Secretary, General Post Office, at a charge of 3d, a copy. Telegrams in plain language in any modern European tongue or in Latin are charged for according to the number of words; but all words not forming part of any modern European language or of Latin, and all unintelligible combinations of letters, are charged for at the rate of five letters to a word.

With the exception of words which are ordinarily written as one, or coupled by hyphens, as "mother-in-law," "forty-seven," "warehouseman," no combination of words is counted as one word.

Such names as O'Niel, Mac-Donald, De la Rue, and names with the prefix "St.," as St. Pancras, are charged for as single words, but double names like Bouverie-Tracy, although written with a hyphen, are counted as two words.

Such abbreviations as "can't," "won't," "don't," "shan't," "couldn't," are counted as single words.

Figures are counted at the rate of five figures to a word. For example, "38563" counts as one word, while "385634" counts as two words. Fractions are counted according to the number of figures employed, the mark of division being counted as a figure—thus "½" counts as one word, "2¾" as one, "109¾" as two. In groups of figures a stop or oblique stroke is counted as a figure. The symbols %, a/c, b/l, and c/o are each counted as one word. In ordinal numbers the affix st, nd, rd, or th is counted as two figures—thus, "1st" counts as one word. "1432nd" as two words.

Where a figure or a group of figures is followed or preceded by a letter (except in the case of ordinal numbers as above), the letter is counted as a word—thus, 104a or a 104 counts as two words.

Letters added to figures in the address of a telegram, to denote the number of a house, are however counted as figures.

Initial letters are each counted as one word; but, exceptionally, the initials of the London postal districts, and the letters a.m. and p.m. are counted as one word for each group.

Certain names of places are counted as one word each, irrespective of the number of words of which they are composed. These fall into three classes as follows:—

(a) All names of towns and villages in the United Kingdom.

(b) The names of those railway stations (not in towns) at which telegraph business is transacted on behalf of the post office.

(c) The names of foreign telegraph offices mentioned in the International List of Telegraph Offices.

For example, "Newcastle-on-Tyne," "Abbey Holme," "Bodmin Road," and "Davos Platz," are counted as one word each.

The charge for an inland telegram includes delivery, provided the address is within the town postal delivery, or within three miles of an office nearest the address. No charge is made for delivery within the whole of the London postal area.

When the address is beyond the limit of free delivery, porterage is charged at the rate of 3d. a mile or part of a mile, the distance being calculated from the limit of free delivery. The sender is responsible for the porterage. When the address is not within the free delivery radius, he must state, if possible, the distance and pay the porterage in advance. When the distance is unknown a deposit is payable. Any difference

will be settled afterwards, in the case of the charge being insufficient, by a demand of the remainder from the addressee; in the case of overpayment, by a refunding of the sum overpaid to the sender.

Charges for delivery "by post," or "by train," must be prepaid, or a deposit of is, made.

Replies not exceeding fortyeight words in length may be prepaid by the sender.

Any person may register an abbreviated or arbitrary address on payment of a registration fee of fi is, a year, dating from the day of registration. The address must consist of two words, one of which is to be the name of the town or place of delivery; the other must be a dictionary word, containing not more than ten letters, taken from one of the eight languages permissible in code telegrams. Telegrams intended to be delivered to the care of a person who has registered an abbreviated address, must have "care of " or "c/o" written before the abbreviated address. thus: "Smith, care of Hercules, London." The symbol c/o counts as one word. Abbreviated addresses should be written with great clearness.

Telegrams re-directed by wire to a second address are liable to an additional charge.

Copies of a telegram directed to more than one person in the same free delivery are delivered on prepayment of a charge of 2d. per copy, in addition to ½d. for each word in the address of the copy. For this purpose each London postal district is regarded as a separate delivery.

Telegrams can be repeated, at the request of the sender or the receiver, at an additional cost of one-half the ordinary tariff, $\frac{1}{4}d$.

being counted as $\frac{1}{2}d$. The minimum charge for repetition is 3d. The money is refunded if it turns out that the original message was incorrectly translated.

The usual hours of attendance at telegraph offices on week days are from 8 a.m. to 8 p.m. The usual Sunday attendance in England and Ireland is from 8 a.m. to 10 a.m.; and in Scotland from 9 a.m. to 10 a.m. The following offices are always open:—

London. Central Telegraph Station (corner of Newgate Street), King's Cross Station, Liverpool Street Station, London Bridge Station, St. Pancras Station, Stratford Railway Station, Waterloo Station, West Strand Office, Willesden Junction.

The Provinces. Aberdeen, Birmingham, Bristol, Cardiff, Cork, Derby, Devonport, Dover, Dublin, Dundee, Edinburgh, Exeter, Falmouth, Glasgow, Holyhead, Hull, Inverness, Leeds, Liverpool, Londonderry, Manchester, Newcastle - on - Tyne, Norwich, Nottingham, Penzance, Plymouth, Portsmouth, Queenstown, Sheffield, Southampton, Swansea.

II. Foreign and Colonial

Special forms are provided for foreign and colonial telegrams, but the post office accepts the forms supplied by various cable companies.

The minimum charge is 10d. A receipt costs 1d., as in the case of inland telegrams. A certified copy can be obtained in the same way as a certified copy of an inland telegram, but the charge is 5d.

If plain language is used, no word must exceed fifteen letters, otherwise it is charged extra.

Many foreign and colonial telegrams are despatched in code language or in cypher.

Code language is composed of real words not forming comprehensible phrases, or of pronounceable groups of letters having the appearance of real words. No word or group of letters must exceed ten letters in length. The real words may be drawn from any of the following languages: English, French, German, Italian, Spanish, Portuguese, Dutch, and Latin; the groups of letters must be pronounceable according to the usage of one of those languages.

Combinations formed by the running together of two or more real words are not permissible.

Cypher is composed of-

(a) Arabic figures or groups or series of Arabic figures having a secret meaning, or letters or groups or series of letters having a secret meaning.

(b) Words, names, expressions, or combinations of letters not fulfilling the conditions applicable to plain language or code.

Letter and figure cypher cannot be combined in one telegram.

It is desirable to avoid the use of letter cypher as far as possible, as it is less easy to transmit than pronounceable groups of letters, and is, therefore, more liable to error. Where letter cypher is used, it should be arranged in groups of five letters, in order to facilitate transmission.

In code language the words and groups of letters are counted as one

word each.

In all telegrams every isolated letter or figure is charged for as a word. Groups of letters forming cypher and groups of figures are counted at the rate of five letters or figures to a word, and at the same rate for any excess. The same method of counting is applicable to groups of letters forming commercial marks or commercial

expressions. Groups of letters in current use are similarly counted when occurring in the text. But such letters are not admissible in groups in the address; they are charged for as so many separate words. Letters added to figures to form ordinal numbers or to represent the number of a house are counted as figures. Bars of division, decimal points and stops used in formation of numbers are counted as figures: otherwise signs of punctuation are not transmitted except at the special request of the sender.

Words in plain language in the text of a telegram which also contains words in code language are charged for at the rate of ten letters to a word, any excess being charged for at the rate of ten

letters to a word.

There are regulations as to repetition, re-addressing and replying, similar to those in inland telegrams. But the minimum charge is 10d. in any case.

The present rates of despatching telegrams per word to the following places are as follows:—

Abyssinia, 2s. 5d. Aden, 2s.

Alaska, 2s. 9d.

Algeria, 2½d.

Annam, 4s. 2d, and 4s. 5d.

Antigua, 4s. 4d. Argentine Republic, 3s. 10d. and

4s. 2d. Ascension, 2s. 6d.

Australia, 2s. 9d. and 3s.

Austria, 3d.

Azores, 9d.

Bahamas, 2s. 5d. Barbados, 4s. 9d.

Basutoland, 2s. 6d.

Bathurst (W. Africa), 3s. 6d. Bechuanaland (British), 2s. 6d.

Belgium, 2d.

Benguela, 5s. 5d. Bermuda, 2s. 6d.

Bissao, 3s. 6d. Bokhara, 1s. Bolama, 3s. 6d. Bolivia, 5s. 9d. Borneo (British), 3s. 7d. to 3s. 10d. Borneo (Dutch), 4s. 2d. and 4s. 5d. Bosnia-Herzegovina, 31d. Brazil, 3s. to 6s. 5d. British Central Africa, 2s. 11d. British E. Africa, 2s. 6d. and 2s. 9d. British W. Africa, 3s. 6d. to 5s. 2d. British Guiana, 7s. Bulgaria and E. Roumelia, 4d. Burma, 1s. 10d. and 2s. Cameroons, 5s. 2d. Canada (Cape Breton, New Brunswick, Nova Scotia, Ontario. P. E. I., and Quebec, 1s.), other places, 1s. 6d. to 3s. 2d. Canary Islands, od. Cape Colony, 2s. 6d. Cape Verde Islands, 2s.2d, and 3s.1d Caroline Islands, 4s. 8d. and 4s. 11d. Ceylon, 2s. 1d. and 1s. 11d. Chile, 5s. 9d. China, 4s. 2d. to 4s. 5d. Cochin China, 3s. 7d. and 3s. 10d. Cocos, 2s. 6d. Colombia, 5s. 6d. and 5s. 9d. Comoro Islands, Telegrams sent by post from Zanzibar. Corea, 4s. 7d. and 4s. 10d. Costa Rica, 4s. 2d. Crete, 6d. Cuba (Havana, 1s. 8d.), other places, is. iod. Curação, 6s. 9d. Cyprus, 1s. Dahomey, 5s. Delagoa Bay, 2s. 7d. Denmark, 3d. Dominica, 4s. 2d. Dutch E. Indies, 3s. 9d. to 4s. 5d. Dutch Guiana, 6s. 9d. Ecuador, 5s. 9d. Egypt, Alexandria, 1s.: Suakin. 1s. 4d.; other places, 1s. to 1s. 4d. Fanning Island, 2s. 6d. Faroe Islands, 5½d. Fiji, 3s. Formosa, 4s. 7d. and 4s. 10d.

France, 2d. French Congo, 5s. 2d. French Guiana, 6s. 9d. French Guinea, Conakry, 3s. 6d. other places, 3s. 7d. French Sudan, is. 5d. German E. Africa, 2s. 8d. Germany, 2d. Gibraltar, 3d. Gold Coast, 4s. 8d. and 4s. 10d. Greece and Greek Islands, 6d. Grenada, 4s. 8d. Guadeloupe, 5s. 2d. Guam Island, 5s. Guatemala, San José; 3s. 1d.; other places, 3s. 4d. Hayti, 5s. 4d. and 7s. 5d. Hediaz (Arabia), 2s. 6d. Holland, 2d. Honduras, 3s. 9d. Honduras (British), Telegrams are sent by post from New Orleans. Hong Kong—see China. Hungary, 3d. Iceland, 81d. India, 1s. 10d. and 2s. Italian E. Africa, 2s. 2d. Italy, 3d. Ivory Coast, Grand Bassam. 4s. 6d.; other places, 4s. 8d. Jamaica, 3s. Japan, 4s. 7d. and 4s. 10d. Java, 3s. 9d. and 4s. libouti, 2s. 3d. Labuan, 3s. 3d. and 3s. 6d. Les Saintes, 5s. 2d. Loanda, 5s. 6d. Luxemburg, $2\frac{1}{2}d$. Madagascar, 2s. 8d. Madeira, 1s. Malay Peninsula, 3s. 3d. and 3s. 6d. Malta, 44d. Marie Galante, 5s. 2d. Martinique, 5s. 2d. Mauritius, 2s. 6d. Mexico, City, 2s.; other places, 1s. 6d. to 2s. 1d. Mombasa, 2s. 6d. Montenegro, 31d. Morocco, Tangier, 41d.; other places, 3d.

Muscat, 2s. and 2s. 3d. Natal, 2s. 6d. New-Caledonia, 3s, 5d, and 3s, 8d. Newfoundland, 1s. New Zealand, 2s. 9d. and 3s. Nicaragua, 3s. 11d. and 4s. 2d. Nigeria, 5s. and 5s. 2d. Norfolk Island, 3s. Norway, 3d. Nyassaland, 2s. 11d. Obock, 2s. 3d. Orange River Colony, 2s. 6d. Panama, 3s. 1d. and 3s. 2d. Paraguay, 3s. 10d. and 4s. 2d. Perim, 25. Persia, 1s. 6d. and 1s. 9d. Persian Gulf, 2s. and 2s. 3d. Peru, 5s. 9d. Philippine Islands, 4s. 2d. to 4s. 10d. Porto Rico, 4s. 2d. Portugal, 3d. Portuguese E. Africa, 2s. 7d. and 2s. 8d. Rhodesia (Northern), 2s. 11d. (Southern), 2s. 8d. Rodriguez, 2s. 6d. Roumania, $3\frac{1}{2}d$. Russia in Asia, 1s. Russia in Europe, 44d. St. Croix, 5s. 3d. San Domingo, 6s. 6d. St. Kitts, 4s. 8d. St. Helena, 2s. 6d. St. Lucia, 4s. 6d. St. Pierre and Miquelon, 1s. St. Thomas (W. Indies), 5s. St. Thome (Island of), 6s. 8d. St. Vincent, 4s. 7d. Salvador, 3s. 6d. and 3s. 9d. Sandwich Islands, 3s. Senegal, 1s. 5d.

Senegal, 1s. 5d.
Servia, 3½d.
Seychelles, 2s. 6d.
Siam, 3s. to 4s. 3d.
Sierra Leone, 3s. 6d. and 3s. 7d.
Society Islands, Telegrams sent by post from San Francisco.
Sudan (Egyptian), 1s. 4d.
Spain, 3d. and 5d.
Straits Settlements, 3s 3d. and 3s. 6d.
Sumatra, 4s. 2d. and 4s. 5d.

Sweden, 34d. Switzerland, 3d. Togoland, 5s, and 5s, 2d. Tonguin, 4s. 2d. and 4s. 5d.Transvaal, 2s. 6d. Trinidad, 5s. 1d. Tripoli, 7d. Tunis, 23d. Turkey, 6½d. Turkish Islands, $6\frac{1}{2}d$. Turks' Island, 3s. Uganda, 2s. 6d. and 2s. 9d. United States: New York, 1s.; New Orleans, 1s. 3d.; San Francisco, 1s. 6d.; other places, is. to is, 6d. Uruguay, 3s. 10d. and 4s. 2d. Venezuela, 7s. 2d. and 7s. 7d. Yemen (Arabia), 2s. 7d. Zanzibar, 2s. 6d. Zululand, 2s. 6d.

TIME IN DIFFERENT PARTS OF THE WORLD

The variation of time in different parts of the world depends upon longitude. As the earth revolves on its axis at the rate of one degree in every four minutes, or fifteen degrees per hour, there is a difference of four minutes for every degree of longitude, or one hour for fifteen degrees. Places east of Greenwich, up to 180°, are in advance of Greenwich time, those to the west are behind it. It thus follows that places which lie close together, but on different sides of that imaginary line of 180° of longitude, differ nominally by a whole day in time.

The following table shows the time at the principal cities of the world, calculated to the nearest minute, when it is noon at Greenwich:—

Adelaide . . . 9.14 p.m.
Aden . . . 3.0 p.m.
Alexandria . . 1.59 p.m.
Amsterdam . . 12.20 p.m.
Athens . . . 1.35 p.m.

| Berlin | | | 12.54 p.m. |
|---------------------------|--|---------------|------------------------|
| Bernada . | | | 7.41 a.m. |
| | | | |
| | | | 12.30 p.m. |
| Bombay . | | | 4.52 p.m. |
| Brisbane . | | | 10.18 p.m. |
| Brussels . | | | 12.17 p.m. |
| Buda Pesth | | | 1.16 p.m. |
| Buenos Ayres | | | 8.7 a.m. |
| Cairo | | | 2.5 p.m. |
| Calcutta . | | | 5.53 p.m. |
| Cape Town. | | | 1.13 p.m. |
| Chicago . | | | 6.10 a.m. |
| Christiania . | | | 12.43 p.m. |
| Constantinopl | | | |
| Copenhagen | | 45.00 | 1.56 p.m. |
| | | 7 | 12.50 p.m. |
| Dublin Edinburgh . | | | 11.35 a.m. |
| Edinburgh . | Special Control | | 11.47 a.m. |
| Florence . | | | 12.45 p.m. |
| Gibraltar . | | | 11.39 a.m. |
| Havana . | | | 6.31 a.m. |
| Hawaii (San | dwi | ch | State of the state of |
| Isles) | | 4. 0 | 1.29 a.m. |
| Hong Kong | | | 1.29 a.m. 7.36 p.m. |
| Lisbon | | . 34. • 6. | 11.24 a.m. |
| Madras | 100 | | 5.21 p.m. |
| Madrid | | | 11.46 a.m. |
| Malta | | arez e | 12.58 p.m. |
| | | | |
| Melbourne | | | 9.40 p.m. |
| Monte Video | • | | 8.15 a.m. |
| Moscow | | | 2.30 p.m. |
| Natal | rich. | | 2.2 p.m. |
| New Orleans New York | L (6) | 6.5 | 6.0 a.m. |
| New York . | | | 7.4. a.m. |
| Odessa | | | 2.2 p.m. |
| Paris | 100 100 100 100 100 100 100 100 100 100 | | 12.9 p.m. |
| Pekin | | | 7.46 p.m. |
| Pekin Perth (West | Αι | ıs- | |
| tralia) . | | 9390 | 7.44 p.m. |
| tralia) . Quebec | | | 7.15 a.m. |
| Rio de Jane | iro | | 9.8 a.m. |
| Rome | | | 12.49 p.m. |
| San Francisco | | 7773 | 3.52 a.m. |
| | | | 3.32 4 |
| St. John | | νν - | 0 |
| foundland) | | | 8.29 a.m. |
| St. Petersbur | 8 | | 2.1 p.m. 8.5 p.m. |
| Shanghai . Singapore . | | • | 8.5 p.m. |
| singapore . | | | 6.55 p.m. |
| Stockholm. | | | 1.12 p.m. |
| Suez | | | 2.10 p.m. |
| Sydney | | | 10.5 p.m. |
| Tokio | | | 9.18 p.m. |
| ALTERNATION CONTRACTOR | | | |

Valparaiso . . . 7.14 a.m. Vienna . . . 1.6 p.m. Wellington . . . 11.38 p.m.

For railway and standard purposes Greenwich time is used throughout England and Scotland. In Ireland, Dublin time rules, which is 25 minutes behind

Greenwich time.

Continental Railway Time. The times stated above are strictly correct according to longitudinal difference, but the railway companies on the Continent largely adopt either Mid-European or East European time. The following shows more precisely what this means:-

Belgium and Holland. wich (West European) time.

France. Paris time—9 minutes 20.6 seconds earlier than Greenwich.

Austria, Denmark, Germany, Italy, Switzerland, Norway, Sweden. Mid European time-1 hour earlier than Greenwich. Italian time is reckoned from 1 to 24 o'clock.

Greece. Athens time-1 hour 35 minutes earlier than Greenwich. Bulgaria, Roumania, and Eastern Turkey. East European time-2 hours earlier than Greenwich.

Russia. St. Petersburg time-2 h. 1 m. earlier than Greenwich. Moscow time—2 h. 30 m. earlier. Spain. Madrid time-143 minutes later than Greenwich.

Portugal. Lisbon time—361 minutes later than Greenwich.

American Railway Time. Owing to the great expanse of North America, the continent is marked off, for railway time purposes, into five distinct zones, each being one hour behind the other in the following order: St. Johns (Newfoundland), New York, Chicago, Denver, and San Francisco. These are, roughly speaking, respectively

4, 5, 6, 7, and 8 hours behind—or earlier than—Greenwich time.

TRADE MARKS

A trade mark means a mark used or proposed to be used upon or in connection with goods for the purpose of indicating that they are the goods of the proprietor of such trade mark by virtue of manufacture, selection, certification, dealing with, or offering for sale.

At common law there was no property in a trade mark. But where a person had long been in the habit of making use of a particular mark or name, he could prevent any other person from fraudulently making use of the same or of a similar mark or name to pass off the latter's goods as though they were the goods of the former.

The law on the subject is now mainly regulated by the Trades Marks Act, 1905.

Every trade mark, to which the owner desires to possess a legal title, must be registered in accordance with the Act, and the register is always open to inspection by the public on payment of a small fee.

The following are the essential particulars of a trade mark which it is desired to register, and no trade mark can be registered unless it contains or consists of one or more of these:—

1. The name of a company, individual, or firm represented in a special or particular manner.

2. The signature of the applicant for registration or some predecessor in his business.

An invented word or invented words.

4. A word or words having no direct reference to the character or quality of the goods, and not being according to its ordinary

signification a geographical name or a surname.

5. Any other distinctive mark, but a name, signature, or word or words, other than such as fall within the descriptions in 1, 2, 3, and 4, shall not, except by order of the Board of Trade, or the Court. bedeemed a distinctive mark.

It is, however, provided that any special or distinctive word or words, letter, numeral, or combination of letters or numerals, used as a trade mark by the applicant or his predecessors in business before the 31st August, 1875, which has continued to be used (either in its original form or with additions or alterations not substantially affecting the identity of the same) down to the date of the application for registration, shall be registrable as a trade mark under the Act.

No trade mark can be entered on the register which would be calculated to deceive, nor can any such mark be accepted which is contrary to law or morality. No scandalous design can be entered on any account.

The rules concerning registration must be gathered from an expert in such matters. So many technicalities have to be observed that it would be unsafe for any person who desires to obtain a legal right in a trade mark to trust to his own unaided efforts. It is sufficient to state that when once the trade mark is properly registered, the proprietor has a prima facie right to its exclusive use. Registration is valid for fourteen years from the date of the application, and can be renewed from time to time in accordance with the provisions of the Act. The fees payable upon application and registration are fixed by the Board of Trade.

A trade mark which has been registered can be assigned, but only in connection with the good will of the business concerned in the goods for which it has been registered, and it is, however, determinable with that goodwill. When a series of trade marks have been registered, they are only assignable as a whole.

Special provisions are made by the Act as to Sheffield marks, and also as to cotton marks to be used in the Lancashire cotton districts.

TRADE ROUTES

Routes to France. There are at least five routes open to the traveller who wishes to go to France.

1. The South-Eastern and Chatham Railway Company's route from Dover to Calais.

2. The South-Eastern and Chatham Railway Company's route from Folkestone to Boulogne.

The "channel passage" in either of the above cases occupies only about an hour, and fast trains run from London to the harbours alongside the boats.

The London, Brighton, and South Coast Railway Company's route from Newhaven to Dieppe.

4. The London and South-Western Railway Company's route from Southampton to Havre; and

5. The last-named railway company's route from Southampton to St. Malo.

Routes to the Low Countries. There is ample choice of route from London to Belgium and Holland.

1. The traveller may travel by the South-Eastern and Chatham Railway to Queenborough, and thence take steamboat to Flushing, at the mouth of the Scheldt; or, if he prefers a shorter sea voyage

2. He may choose the steamboats which run from Dover to Ostend.

3. The Great Eastern Railway will carry him quickly from London to Harwich, whence their swift and well-appointed boats ply to Antwerp, Rotterdam or to the Hook of Holland.

Routes to the North of Europe. The quickest way to reach any of the ports of Norway is to travel from London by the Great Northern Railway to Hull, whence the steamers of the Wilson line convey passengers across the North Sea to Norway, or to any one of the Baltic ports.

General Steam Navigation Company's Routes. The vessels of this steamship company run to the French, Belgian, and Dutch ports; to those of the Baltic and Bay of Biscay; and they also communicate with all the chief ports of the Mediterranean.

England to New York. most frequented ocean route is that from the United Kingdom to New York and the other ports of the United States. The National and Wilson-Furness lines steamers sail from the Royal Albert Docks, London, weekly for New York; several lines, including the American, make Southampton Docks their starting point; but, by far the greater number of steamships running between this country and New York start from Prince's Landing Stage, Liverpool, calling at Queenstown Harbour for the mails. The Cunard, the White Star, and other steamships run frequently between Liverpool and New York.

According to Lloyd's register, twenty-nine regular lines of ocean steamers ply between New York and the ports of Europe; and vessels leave the port of New York regularly every day in the week, except Sunday.

Steamboats running in connection with London Railways.

| Port. | Sailing from | Day. | Railway company. | Railway station. |
|---|---|---|--|--|
| Antwerp 1. Boulogne . Caen | Harwich Folkestone . Southampton . | Daily Twice a day . Daily | Great Eastern S.E & C.R South-Western | Liverpool Street Charing Cross Waterloo |
| | Dover | | | and Victoria |
| Cherbourg. | Southampton. | Tues., Thurs., | South-Western | .Waterloo |
| Copenhagen | | | Great Eastern | .Liverpool Street |
| Flushing . Granville . Hamburg . Havre Honfleur . Hook of Holland | Queenborough Southampton . Harwich . Southampton . Ditto . Harwich | Twice daily . Twice a day . Twice a week . Wed. & Sat Daily Ditto Ditto | S.E. & C.R. South-Western Great Eastern South-Western Ditto Great Eastern | Holbn. Viaduct .Waterloo .Liverpool Street .Waterloo . Ditto .Liverpool Street .Charing Cross, |
| Rotterdam Rouen St. Malo . | Harwich Southampton Ditto | Daily Mon., Wed., | Great Eastern Southampton Ditto | Holborn Liverpool Street Waterloo Ditto |

1 Known on the Continent as Anvers.

Liverpool to Canada. There are also several ways of crossing the Atlantic from England to Canada. The Allan, the Dominion, and the Beaver lines of steamships run from Liverpool to Quebec and Montreal throughout the summer in about eight days, calling at Moville, on Lough Foyle, in the North of Ireland, for the mails. In winter, when the River St. Lawrence is icebound, the steamers make Halifax, Nova Scotia, their Canadian port.

Routes from England to India. Until the year 1823 the only route to India was by way of the Cape of Good Hope; and the old-fashioned Indiamen, in which the voyage was made, called and took in provisions at St. Helena, the Cape of Good Hope, and half a dozen other harbours besides. Commerce was subjected to all the thousand drawbacks of time and distance. No advices from

the Indian markets could reach the London merchants interested under five or six months from the date of the letter. Hence, trade was extremely risky; and this fact tended to limit commercial intercourse with India, and to check the development of her resources. These disadvantages were painfully felt at home, but they were still more painfully felt by the Anglo-Indians themselves.

The first "near cut" to England was adopted about the year 1840. A ship carrying mails and passengers steamed from Bombay to Aden, near the point where the Red Sea opens into the Indian Ocean and along the whole length of the Red Sea to Suez, where she discharged her mails and passengers to travel overland from Suez to Alexandria. Here another ship waited to carry them to Malta, and thence to England. The advantages of this route were realised

at once. Merchants sent and received by it letters, money, samples, and small parcels of sufficient value to bear the heavy

cost of transport.

The construction of the Suez Canal was the next step to render intercourse between the east and the west easier still. This important engineering work, which was completed in 1869, runs from Port Said, on the Mediterranean, to Suez, on the Red Sea, passing through Lake Menzaleh, Lake Timsah, and the Bitter Lakes.

India can now be reached from London, Liverpool, or Southampton. The Peninsular and Oriental (P. and O.) mail steamers sail from the Royal Albert Docks, London, through the Suez Canal for Bombay, Colombo, Madras, Calcutta, and Singapore, touching at Gibraltar, Malta, and Brindisi en route. The steamships of the Orient Line also run to the same ports, calling at Plymouth and Naples. The Anchor, Hall, City, Clan, and other lines of steamers start from Glasgow and Liverpool for the voyage to India.

Routes from England to Australia. Several lines of steamers depart from British ports to Australia, and there are three

principal routes.

1. That by the Suez Canal, which should be avoided between the middle of May and the middle of September, as the Red Sea is then very hot. Persons leaving this country for Australia during the summer months should go either by the Cape of Good Hope or cross the Atlantic Ocean to Canada, then cross America by the Canadian-Pacific Railroad, and reach Australia by sailing across the Pacific Ocean in one of the steamships of the Canadian-Australian line.

As far as Aden, the Suez Canal route is the same as that to India; but then the steamers bound for Australia call at Colombo, and cross the Indian Ocean to King George's Sound, where the mails for Western Australia are landed. The remainder of the mails are put ashore at Adelaide, the capital of South Australia, and from thence forwarded by rail to their destinations.

The New Zealand steamers and some of the Australian ones make the passage round the Cape of Good Hope; many of these vessels call at Madeira and Teneriffe. They then proceed on their southward way, sometimes calling either at Ascension or at St. Helena, and so reach the Cape of Good Hope.. Leaving the Cape, the vessels pass into high southern altitudes, working as far south as the weather permits to take advantage of the westerly winds which blow steadily round the south pole.

The long sea voyage back to England generally takes a different route from the one just mentioned, running by way of New Zealand and Cape Horn. Having called at King George's Sound and Adelaide, the steamers proceed to Hobart, the capital of Tasmania. They then make the passage of 1,100 miles to Wellington, the capital of New Zealand.

After leaving New Zealand, no more land is seen until the steamer passes round Cape Horn, and touches at the Falkland Islands, another outlying British colony. Then a call is made at Rio de Janeiro, the most beautiful city of South America. The vessel crosses the Atlantic Ocean to the Canary Isles, returning home by the Bay of Biscay and the English Channel.

insu Channe

3. The Canadian route, although rather more expensive than either of the others, is the best one during the English summer, since it avoids the heat of the Red Sea, and also the cold weather which is always met with between the Cape of Good Hope and the Australian coast.

The route across the Atlantic can be taken by the steamers of any line, as may be arranged. From about the middle of November to the first of May, while the River Saint Lawrence is blocked by ice, these steamers land their passengers at Halifax, Nova Scotia, the Canadian winter port. During the remainder of the year, passengers can be carried to Quebec or Montreal.

The Canadian Pacific Railway runs across the Dominion of Canada to Vancouver City on the Pacific Ocean, where one of the steamers of the Canadian-Australian Line is waiting to cross the Pacific Ocean. After a voyage of about a week the steamer arrives at Honolulu, the capital of the Sandwich Islands, whence a seven or eight days' sail suffices to reach the Fiji Islands.

A run of about six days takes the vessel over the 1,800 miles of ocean which lie between the Fiji Islands and Port Jackson, the harbour of Sydney, one of the most beautiful harbours in the world.

The Voyage from England to the Cape. The two competing companies, which carried goods, mails, and passengers to the Cape. viz., the Castle Line and the Union Steamship Company, amalgamated a few years ago, and an arrangement was arrived at by which the mail steamers were to sail every Saturday from Southampton, and the others from the East India Dock Basin, at and others which he could not

Blackwall, London, calling at Southampton on the following day. Some of the vessels go direct to South Africa: others call at stated periods at Madeira, Grand Canary, Teneriffe, Ascension, and Saint Helena.

Leaving the English Channel, the Cape steamers turn southward, and steam outside the Bay of Biscay into the waters of the Atlantic Ocean, passing between the Azores and the Canaries, until, about five days out from Southampton, the vessels call at Teneriffe, one of the Canary Islands. After Teneriffe sinks below the horizon the weather is generally very hot, and from fifteen to twenty days out they round the Cape and anchor off Capetown.

TRUSTEES, DUTIES OF

A trust is defined as a confidence reposed by one person in conveying or bequeathing property to another in order that the latter may apply the same to purposes directed by the former. The person in whom the confidence is reposed is called the trustee, and the persons for whose benefit the trust is created are termed the cestuis que trustent. If there is but one beneficiary he is the cestui que trust.

Trustees are appointed, in general, by the instrument creating the trust, whether a will or a deed, and provision ought to be made as to who is to have the appointment of new trustees when the first ones die or wish to retire from the trust. Any person may be a trustee, though it is not advisable to name an infant to act as such, especially if he is to be a sole trustee. There may be matters of importance to attend to before he attains the age of twenty-one,

undertake at all during his minority. But in order to prevent a deadlock the court will, on proper being shown, appoint another person to act so long as the minority lasts. No one is compelled to act as trustee any more than as executor. But if he once interferes with the trust property, or does anything in respect of the trust, he cannot disclaim until he has been discharged or finally released. A disclaimer need not be in writing, though it is safer not to rely upon one made by parol only.

The choice of trustees is not an easy matter, especially as great responsibilities may attach to the position. Some trustees are inclined to favour the beneficiaries at the expense of the trust fund; others are of an opposite nature, and cause trouble on every possible occasion. person to seek is one who will carry out the terms of the trust with the utmost strictness, but who will nevertheless put no obstacles in the way of doing anything which can be beneficial to the trust estate generally—in fact, who will take some personal interest at least in the matter. It has been said: "The best persons to be appointed trustees are men of substance and position, friends of the family and interested in their welfare, but not very closely connected. Of such persons (if they are to be found) it is desirable to appoint three when the property is considerable, and two where it is of moderate compass. Even where the property is small it is, as a rule, highly inexpedient to appoint a sole trustee."

The first duty of trustees is to reduce the subject matter of the trust into their possession, and if it consists of inscribed securities

to have them transferred into their joint names, and they must take the same care of the trust estate as they would be expected to take if it were their own, and they must themselves do such acts as a man would usually himself do in business. But they are justified in delegating to professional people such work as is in the ordinary course of business committed to such people, for example, the sale and the receipt of the purchase money of stocks and shares to brokers, the sale and the receipt of the deposit of the purchase money of land to auctioneers, and the receipt of the purchase money of land to solicitors.

They must invest trust moneys according to the directions contained in the trust instrument, and in default of such directions, in the modes authorised by the Trustee Act, 1893, as to which the broker who buys for them is always a competent adviser.

When it is considered that trustees generally act without any personal remuneration, the law appears to treat them with excessive stringency, for in the execution of their trusts and the administration of the trust estates they are liable for a mistake as much as for a wilful breach of trust. They can, however, and in every case of difficulty they should, apply to a judge of the Chancery Division of the High Court for directions as to what they ought to do, or as to any question arising out of the administration of their trusts. This can be done promptly and inexpensively at the cost of the trust estate, and the opinion of the judge if followed will operate as an indemnity to the applicants.

There is a popular notion that there can be one acting trustee, and another or others dormant. But this is a fallacy. A trustee who stands by and permits his co-trustee to commit an act of malversation incurs the same measure of liability as if he had himself joined in it.

Trustees are not justified in allowing moneys to remain uninvested or in placing them on deposit with their bankers. it is not right to allow one trustee to receive dividends on behalf of himself and his co-trustees, and as it is often inconvenient and occasions delay to send dividend warrants and cheques to all the trustees for indorsement, the plan usually adopted is that trustees give a power of attorney in the case of consols, and a written authority in other cases for their own bankers to receive the dividends as they become due from the Bank of England and the companies whose debentures, stocks, or shares such trustees hold. Their bankers then place the dividends to the account of the trustees. When there is only one cestui que trust, for instance, a tenant for life, the trustees also give their bankers authority to honour his cheques to the amounts so paid in to their account, but where there are numerous cestuis que trustent cheques must, of course, be drawn to each of them separately for the purpose of distribution.

Where land is held in trust for an infant, the trustees must manage or superintend the management by an agent of the land, with power to cut timber or underwood, erect, pull down, rebuild, and repair houses and other buildings, continue the working of mines and quarries which have usually been worked, drain and improve the land, insure against fire,

make arrangements with tenants to let on yearly or short tenancies, but not to grant leases. If it is desired to let on leases application must be made to a judge of the Chancery Division for his sanction thereto.

The trustees can, at their discretion, apply the whole of any portion of the income arising out of land or other property for the infant's maintenance, education, or benefit, or pay it to his parents or guardians. This is entirely a matter for the trustees, and it is immaterial whether there is any other fund available for the purpose, or any person bound by law to provide for the infant's maintenance and education or not. Any surplus of the income which has been so applied must be invested and accumulated compound interest, but the trustee may at any time apply the accumulations as if they were income arising in the then current year. Of course these powers only apply if and so far as a contrary intention is not expressed in the instrument under which the infant's interest arises, and have effect subject to the terms of that instrument.

This is quite in accordance with the general principle upon which trustees are bound to act. The principal or corpus of the property is to be held intact as long as the trust continues. The income, unless expressly ordered to be accumulated for a period allowed by the law, can generally be devoted for the benefit of the cestuis que trustent, and if the trust instrument is silent upon the point an application may be made to the Chancery Division.

Where a trustee is dead or remains out of the United Kingdom for more than twelve months, or desires to be discharged from his office, or refuses or is unfit to act, or is incapable of acting, then the person or persons nominated for the purpose by the instrument creating the trust, or (if there is no such person, or no such person able and willing to act) the surviving or continuing trustee or trustees, or the personal representatives of the last surviving or continuing trustee, may by writing appoint another person or other persons to be a trustee or trustees in the cases mentioned. A cestui que trust should never be appointed a trustee of the fund of which he is a beneficiary, nor a husband trustee for his wife, for the interest of a trustee should not conflict with his duty : and a person who has the power of appointing a new trustee may not nominate himself—for a man himself is not a proper judge of his own qualifications for the office.

A trustee may retire if there are two or more trustees continuing, but he cannot do so leaving the trust fund in the hands of one trustee. Another must be appointed in his place so as to make the number at least two, though that number may be increased.

In all cases of difficulty recourse can be had to the Chancery Division for the appointment of a trustee. The court can also, if requested to do so by a person creating a trust, or by a trustee or beneficiary, appoint a judicial trustee either jointly with another, or as sole trustee, and can give him directions how to act, fix his remuneration, and order his accounts to be audited yearly.

Trustees may reimburse themselves out of their trust funds for all expenses properly incurred

by them, but unless otherwise directed by the instrument creating the trust their services and office must be gratuitous. There must not be the slightest suspicion of any profit made or advantage taken through dealing with the trust property. For example, a sale of property to the trustee himself is always regarded with suspicion, and is likely to be impeached. Again, if trustees deal with the money of their cestuis que trustent, they are accountable for any profit made by them, and responsible for any loss which may arise. Also, if they mix trust money with their own, and any transactions take place with the mixed fund, it is the money of the trustee which is presumed to be utilised for the purpose, whilst the money of the cestuis que trustent is held to be intact, so long as there is sufficient left of the mixed fund to cover the same.

By several recent statutes certain indemnities have been given to trustees in order to lighten the burdens placed upon them by judicial decisions. Thus, by the Trustee Act, 1893, in the case of signing receipts for conformity, a trustee is relieved unless a loss has arisen through his own act or wilful default. And where a breach of trust has been instigated by a cestui que trust, his interest can be impounded towards recouping the trustee. By the later Trustee Act, 1896, where it appears to the court that a trustee is or may be personally liable for any breach of trust whenever it occurred, but has acted honestly and reasonably and ought fairly to be excused for the breach, and for omitting to obtain the directions of the court in the matter in which he has committed such

breach, the court may relieve the trustee either wholly or in art from personal liability. But a prudent man will not rely on these indemnity clauses and powers of obtaining recoupment or relief. He should in all cases act strictly in accordance with his duties, remembering that if a wrong is done he may have to bear all losses himself, for between wrongdoers there is no contribution, and the cestuis que trustent may claim against him alone, and leave out his co-trustee. If the friction between the different parties becomes great, the safest course for the trustee who disapproves of the contemplated breaches of trust to adopt, is to take measures to have the trust funds paid into court, and to free himself from the trust.

When all the purposes for which a trust was created have been fulfilled, and before a final distribution of the property is made, the trustees should submit their accounts to the beneficiaries, and obtain a formal release from them. They are entitled to do this at the expense of the trust estate. The release should set out all that has been done in respect of the estate,

and should be by deed.

A trustee of any property, whether for the use or benefit of a private person, or for any public or charitable purpose, is liable to be convicted of a misdemeanour and sentenced to penal servitude if he is found guilty of converting or appropriating any part of the trust property to his own use and benefit. No prosecution can be instituted without the consent of the Attorney-General.

A public trustee has been established by an Act of 1906, which came into force on the 1st

January, 1908. He is an official appointed by the Government and his chief duty is to take charge of all small trust estates, in order to prevent waste and dissipation. He is also empowered to act in place of the judicial trustee appointed by the Act of 1896. This new official is bound to give all necessary information as to the estates he may administer, and as to the formalities to be observed by those who wish to employ his services. As the discussion of all matters connected with the office would run to great length, each applicant must be left to inquire at first hand for himself.

Trustee Investments. 1. The following are the investments which are authorised by the Trustee Act, 1893:—

- (a) In any of the parliamentary stocks, or public funds, or Government securities of the United Kingdom.
- (b) On real or heritable securities in Great Britain or Ireland (but not on equitable or second mortgages, leaseholds, or on mortgages of unlet houses).
- (c) In Bank of England or Bank of Ireland stock.
- (d) In India 3½ per cent. and 3 per cent. stock, or in any other capital stock which may be issued by the Secretary of State in Council of India, under the authority of an Act of Parliament, and charged on the revenues of India.
- (e) In any securities the interest of which is for the time being guaranteed by Parliament.
- (f) In consolidated stock created by the Metropolitan Board of Works, or by the London County Council, or in debenture stock created by the receiver of the metropolitan police.

(g) In the debenture, guaranteed, or preference stock of any railway in Great Britain or Ireland, incorporated by special Act of Parliament, which has during each of the ten years preceding the investment paid a dividend of not less than 3 per cent. per annum on ordinary stock.

(h) In the stock of any railway or canal company of Great Britain or Ireland, whose undertaking is leased in perpetuity or for not less than 200 years, at a fixed rental to such a railway company as is mentioned in sub-s. (g), either alone, or jointly with some other

railway company.

(i) In the debenture stock of any railway company in India the interest on which is paid or guaranteed by the Secretary of State

in Council of India.

(i) In the "B" annuities of the Eastern Bengal, the East Indian. and the Scinde Punjaub and Delhi railways, and any like annuities which may be created on the purchase of a railway by the Secretary of State in Council of India, and charged on the revenues of India, and authorised by Act of Parliament to be accepted by trustees in lieu of any stock held by them in the purchased railway; also in deferred annuities comprised in the register of holders of annuity, class D, and annuities comprised in the register of annuities, class C, of the East Indian Railway Company.

(k) In the stock of any railway in India upon which a fixed or minimum dividend in sterling is paid or guaranteed by the Secretary of State in Council of India, or upon the capital of which the

interest is so guaranteed.

(1) In the debenture, guaranteed, or preference stock of any

trading water company in Great Britain or Ireland which is incorporated by special Act of Parliament, or by royal charter, and which has, during the ten years preceding the investment, paid a dividend of not less than 5 per cent. on its ordinary stock.

(m) In nominal or inscribed stock issued, or to be issued, by the corporation of a municipal borough, having, according to the last census, a population exceeding 50,000 or by any County Council, under the authority of an

Act or provisional order.

(n) In nominal or inscribed stock issued, or to be issued by any commissioners incorporated by Act to supply water, and having a compulsory power of levying rates over an area having, according to the last census returns, a population exceeding 50,000, provided that during the ten years preceding the rates levied by the commissioners have not exceeded 80 per cent. of the amount authorised by law to be levied.

(o) In any of the stocks, funds, or securities for the time being authorised for the investment of cash under the control or subject to the order of the High Court.

The trustees may from time to time vary any of these invest-

ments.

2. Under the powers of the Act trustees may invest in any of the above securities, even though they are redeemable and the price is in excess of the redemption value. But no price exceeding the redemption value must be paid for any of the stocks mentioned in sub-sections (g), (i), (k), (l) and (m) above, which are liable to be redeemed within fifteen years of the date of purchase at par or at some fixed rate, or when the price

exceeds 15 per cent. above par or the fixed rate. Any stock, fund, or security purchased in accordance with the power of the Act may be held until redemption.

3. Every power conferred upon trustees as to investment may be exercised at their discretion, but always subject to any consent required by the instrument, if any, creating the trust with respect to the investment of the trust funds.

4. The powers conferred by the Act are in addition to any conferred by the instrument creating the trust.

5. Where there is a power given to trustees to invest in real securities, they may, unless especially forbidden by the instrument creating the trust, invest—

(a) On mortgage of property held for an unexpired term of not less than 200 years, and not subject to a reservation of rent greater than a shilling a year, or to any right of redemption or to any condition for re-entry, except for non-payment of rent; and

(b) On any charge, or mortgage of any charge, made under the Improvement of Land Act, 1864.

6. If there is a power conferred by the instrument creating the trust to invest in the mortgages or bonds of any railway or any other description of company, the trustees are empowered, unless the contrary is expressed, to invest in the debenture stock of the railway or company.

7. Trustees are not chargeable with a breach of trust for lending money on the security of property merely because of the proportion borne by the amount of the loan to the value of the property, at the time when the loan was made, provided that the court thinks that in making the loan they were

acting upon the report as to the value of the property of a person whom they reasonably believed to be a competent surveyor, or of a valuer instructed and employed independently of the property, whether such surveyor or valuer carries on business in the locality where the property is situate or elsewhere, and that the amount of the loan does not exceed twothirds of the value of the property as stated in the report, and that the loan was made upon the advice of the surveyor or valuer expressed in the report. In lending upon leaseholds trustees are not guilty of a breach of trust because they have dispensed with the investigation of the title of the lessor, nor because in buying or lending money on property they have accepted a shorter title than they might have required, provided the title accepted is such as a person acting with ordinary prudence and caution would have accepted.

8. If trustees improperly advance money on a mortgage-security which would at the time of the investment be a proper investment in all respects for a smaller sum than is actually advanced thereon, the security is held to be an authorised investment for the smaller sum, and the trustees are only liable to make good the sum advanced in excess together with interest.

TYPE

Sizes of Type. Type is now almost invariably cast on what is termed the point system, which varies slightly from the old system, and the equivalents in points are shown below.

The ordinary type used in the present volume is brevier old style. Each column has 51 lines,

and is technically known as 10} ems wide, the total width of page including the centre rule

being 22 ems.

The following are the names of the different kinds of type most frequently used in printing, with an example of each, and about the number of letters which would be contained in a column of the same size as that of the present

Diamond (or 41-point), 90 lines, 5,220 letters.

The following are the names of the different kinds of type most frequently used in printing, with an example of each This is of rare use.

Pearl (or 5-point), 81 lines, 4,812 letters.

The following are the names of the different kinds of type most frequently used in printing,

Nonpareil (or 6-point), 68 lines, 2,856 letters.

The following are the names of the different kinds of type most frequently used in

Minion (or 7-point), 58 lines, 1.030 letters.

The following are the names of the different kinds of type most frequently Brevier (or 8-point), 51 lines, 1,632 letters.

The following are the names of the different kinds of type most frequentl Bourgeois (or 9-point), 45 lines, 1,205 letters.

The following are the names of the different kinds of type most f Long Primer (or 10-point), 40 lines, 1,040 letters.

The following are the names of the different kinds of type m Small Pica (or 11-point), 37 lines, 884 letters.

The following are the names of the different kinds

Pica (or 12-point), 34 lines, 714 letters.

The following are the names of the different ki

English (or 14-point), 29 lines, 522 letters.

The following are the names of the diffe Great Primer (or 18-point), 22

lines, 330 letters.

The following are the names of t

Double Pica (or 24-point), 17 lines, 187 letters.

The following are the na

USANCES

Usance is the time allowed by usage for the currency of bills of exchange between any two countries. Bills are sometimes drawn at one, two, or more usances. The following are the usances between this country and the following places-

Amsterdam r month's date. Antwerp . I month's date. Barcelona. 60 days' date. Berlin . 14 days' sight. Bilbao. 2 months' date. Bordeaux 30 days' date, Cadiz 60 days' date. Dresden . 14 days' sight. Frankfort 14 days' sight. Geneva 30 days' date. Genoa 3 months' date. Hamburg I month's date. Leipsic 14 days' sight. Lisbon 30 days' date. Madrid 2 months' sight. 3 months' date. Naples New York 60 days' sight. Palermo 3 months' date. Paris . 30 days' date. Rio de Janeiro 30 days' sight. Sydney 90 days' sight.

3 months' date.

14 days' sight.

Venice

Vienna

WAGES TABLE

The following table shows what any sum is for a quarter, a calendar month, a week, or a day. It is not only applicable to wages, but also to income, expenses, etc., calculated at so much per annum. (The calculations are made to the nearest farthing.)

| Per Year. | Quarter. | Month. | Week. | Day: |
|--|--|---|--|--|
| £ s. d. 0 10 0 1 0 0 1 1 0 0 1 10 0 2 0 0 2 2 0 2 10 0 3 3 0 0 3 10 0 4 4 0 4 10 0 5 0 0 5 5 0 5 10 0 6 0 0 6 6 0 6 10 0 7 0 0 7 7 0 7 10 0 8 0 0 8 8 0 8 10 0 9 0 0 9 9 0 10 0 0 11 0 0 11 0 0 11 1 0 0 11 1 0 0 12 0 0 13 13 0 14 0 0 14 14 0 15 0 0 15 5 0 0 15 15 0 | £ s. d. 0 2 6 0 5 0 0 5 3 0 7 6 0 10 0 0 10 6 0 12 6 0 15 0 0 17 6 1 0 0 1 1 0 1 2 6 1 5 0 1 6 3 1 7 6 1 10 0 1 11 6 1 12 6 1 15 0 1 16 9 1 17 6 2 0 0 2 2 0 2 2 6 2 5 0 2 7 3 2 10 0 2 12 6 2 17 9 3 0 0 3 13 6 3 15 0 3 18 9 | £ s. d. 0 0 10 0 1 8 0 1 9 0 2 6 0 3 4 0 3 6 0 4 2 0 5 0 0 5 3 0 5 10 0 6 8 0 7 0 0 7 6 0 8 4 0 8 9 0 9 2 0 10 0 0 10 10 0 11 8 0 12 3 0 12 3 0 12 0 0 13 4 0 14 0 0 14 2 0 15 0 0 15 9 0 16 8 0 17 6 0 18 4 0 19 3 1 0 0 1 1 8 1 2 9 1 3 4 1 4 6 1 5 0 1 6 3 | f. s. d. 0 0 2\frac{1}{3} 0 0 4\frac{1}{2} 0 0 5 0 0 7 0 0 9\frac{1}{4} 0 0 1 2\frac{1}{2} 0 1 4\frac{1}{4} 0 1 2\frac{1}{2} 0 1 4\frac{1}{4} 0 1 6\frac{1}{2} 0 1 7\frac{1}{2} 0 1 3\frac{1}{4} 0 1 2\frac{1}{2} 0 1 4\frac{1}{4} 0 1 6\frac{1}{2} 0 1 7\frac{1}{2} 0 2 1\frac{1}{2} 0 2 1\frac{1}{2} 0 2 2 3\frac{1}{2} 0 2 10 0 2 10\frac{1}{2} 0 3 1 0 3 2\frac{1}{4} 0 3 3 0 3 5\frac{1}{2} 0 3 3 10 0 4 5\frac{1}{4} 0 4 7\frac{1}{2} 0 4 10 0 5 0 0 5 3 0 5 4\frac{1}{2} 0 5 9 0 6 0\frac{1}{2} | s. d. o 0½ o 0½ o 0½ o 1 o 1½ o 1½ o 1½ o 2 o 2½ o 3 o 3½ o 3½ o 4 o 4½ o 4½ o 5½ o 6½ o 7½ o 8½ o 9½ o 8½ o 9½ o 10 o 10½ |

| Per Year. | Quarter. | Month. | Week. | Day. |
|--|----------|-----------------|-------------------------|---------|
| £ s. d. | £ s. d. | £ s. d. | £ s. d. | £ s. d. |
| 16 0 0 | 400 | 1 6 8 | 062 | 0 0 10 |
| 16 16 0 | 4 4 0 | 1 8 O | $0.6 5\frac{1}{2}$ | 0 0 11 |
| 17 0 0 | 450 | 184 | 0 6 6 | 0 0 114 |
| 17 17 0 | 4 9 3 | 1 9 9 | 0 6 101 | 0 O I I |
| r8 o o | 4 10 0 | 1 10 0 | 0 6 11 | 0 0 11 |
| 18 18 0 | 4 14 6 | 1116 | 0 7 3. | 0 1 0 |
| 19 0 0 | 4 15 0 | 1 11 8 | 0 7 3 2 | 0 1 0 |
| 19 19 0 | 4 19 9 | 1 13 3 | 098 | O I I |
| 20 0 0 | 500 | I I3 4 | 0 7 8 | OII |
| 21 0 0 | 5 5 0 | 1 15 0 | 0 8 I | 0 I I |
| 22 0 0 | 5 10 0 | 1 16 8 | o 8 5½ | O I 2 |
| 23 0 0 | 5 15 0 | 1 18 '4 | 0 8 10 | O I 3 |
| 24 0 0 | боо | 2 0 0 | 0 9 24 | O I 32 |
| 25 0 0 | 6 5 0 | 2 I 8 | 0 9 74 | 0 1 4 |
| 26 0 0 | 6 10 0 | 2 3 4 2 6 8 | 0 10 0 | 0 1 6 |
| 28 0 0 | 7 0 0 | | 0 10 91 | O I 7 |
| 30 0 0 | 7 10 0 | 2 10 0 | | 0 2 2 |
| 40 0 0 | 10 0 0 | 3 6 8 | 0 15 41 | 0 2 9 |
| 50 0 0 | 12 10 0 | 4 3 4 | 0 19 3 1 3 03 | 0 3 3 |
| 60 0 0 | 15 0 0 | 5 0 0 5 16 8 | 1 6 11 | 0 3 10 |
| 70 0 0 | 17 10 0 | | 1 10 9 | 0 4 4 |
| 8000 | 20 0 0 | | 1 14 7% | 0 4 11 |
| 90 0 0 | 22 10 0 | 7 10 0 8 6 8 | 1 18 52 | 0 5 5 |
| 0 0 001 | 25 O O | 10 8 4 | 2 8 1 | 0 6 10 |
| 125 0 0 | | 12 10 0 | 2 17 84 | 0 8 2 |
| 150 0 0 | | 14 11 8 | $3 7 3\frac{3}{4}$ | 0 9 7 |
| 175 0 0 | 43 15 0 | 16 13 4 | 3 16 11 | 0 10 11 |
| 200 0 0 | 62 10 0 | 20 16 8 | 4 16 13 | 0138 |
| 250 0 0 | 75 0 0 | 25 0 0 | 5 15 4 | 0 16 5 |
| 300 0 0 | 87 10 0 | 29 3 4 | 6 14 71 | 0 19 2 |
| | 100 0 0 | 33 6 8 | 7 13 104 | 1 111 |
| | 112 10 0 | 37 10 0 | 8 13 1 | 1 4 8 |
| Parameter and the second of th | 112 10 0 | 41 13 4 | 9 12 $3\frac{1}{2}$ | 1 7 4 |
| 500 0 0 600 0 0 | 150 0 0 | 50 0 0 | 11 10 94 | 1 12 10 |
| 700 0 0 | 175 0 0 | 58 6 8 | $13 \ 9 \ 2\frac{3}{4}$ | 1 18 4 |
| 800 0 0 | 200 0 0 | 66 13 4 | 15 7 84 | 2 3 10 |
| 900 0 0 | 225 0 0 | 75 0 0 | 17 6 14 | 2 9 4 |
| 1000 0 0 | 250 0 0 | 83 6 8 | 19 4 $7\frac{1}{2}$ | 2 14 9 |

WEIGHTS AND MEASURES (BRITISH)

The standard of measurement is the Imperial yard, a length fixed

by Act of Parliament in 1878. It is a solid square bar in the custody of the Board of Trade, and copies of it are kept in various places. For the convenience of the public, a copy is exhibited, amongst other places, on the outer walls of Greenwich Observatory.

The standard of weight is the pound. This is the weight of a carefully preserved piece of platinum shaped like a cylinder, measuring 1.35 in. high, and 1.15 in. in diameter.

The standard of capacity is the gallon. This contains ten Imperial standard pounds' weight of distilled water weighed in air against brass weights, with the water and the air at a temperature of 62°F., and with the barometer at 30 in.

I. MEASURE

| Long | Measure |
|---------------------|---------------------------------|
| 3 Barleycorns | = 1 Inch (25:4 |
| | millimetre). |
| 12 Lines | - I Inch. |
| 24 Inches | <u>— 1 Nail.</u> |
| 3 Inches | - 1 Palm. |
| 4 Inches | - 1 Hand (used |
| | in measuring |
| | horses). |
| 9 Inches | - 1 Span. |
| 12 Inches | $=$ 1 Foot $(\frac{3}{10}$ of a |
| | metre). |
| 18 Inches | - 1 Cubit. |
| 3 Feet | = 1 Yard (36 in.) |
| 21 Feet | - I Pace (mili- |
| | tary). |
| 5 Feet | - I Pace (geo- |
| | metrical). |
| 6 Feet | = 1 Fathom. |
| 5½ Yards (198 | - 1 Rod, Pole, or |
| in.) | Perch. |
| 4 Poles (100 | Perch I Chain (66 |
| lks.) | feet). |
| 240 Yards | - I Cable's lgth. |
| 10 Chns. (220 | - I Furlong. |
| yds.) | |
| yds.) 8 Furlongs | - 1 Mile (1,760 |
| | yds.). |
| 3 Miles | - 1 League. |
| 3 Knots | - 1 Nautical Lg. |
| 1.151 Miles | - I Knotor Nau- |
| | |

69 $\frac{1}{6}$ Miles (60 – 1 Degree. Geog.)

Square Measure

144 Sq. Inches
9 Sq. Feet
304 Sq. Yards
40 Perches
4 Roods
4 Roods
540 Acres
554 Acres
554 Acres
555 Acres
556 Acres
556 Acres
557 Acres

Cubic Measure

1,728 Cubic In. — I Cubic Foot.
27 Cubic Ft. — I Cubic Yard.
The following are special measures of length:—

(a) Cloth Measure

(For cloths, linens, silks, etc., Scotch and Irish linen are measured by the yard. Dutch linen is bought by the Flemish ell and sold by the English. Tapestry is generally sold by the Flemish ell.) - 1 Nail. 21 Inches 4 Nails - I Quarter (of a vard). - 1 Flemish Ell. 3 Ouarters - I Yard. Ouarters 4 - I English Ell. Ouarters - I French Ell. Quarters

(b) Cotton Yarn Measure

 120 Yards
 — I Skein.

 7 Skeins
 — I Hank.

 18 Hanks
 — I Spindle.

(c) Land Measure

(Land is measured by means of Gunter's chain. This chain is 22 yards long, and consists of 100 links.)

7°92 Long Inches — I Long Link.
25 Long Links — I Long Pole,
4 Long Poles — I Long Chn.
80 Long Chns. — I Long Mile.
62°7264 Sq. In. — I Sq. Link.
625 Sq. Links — I Square Pole.

16 Sq. Poles — 1 Square Pole. 16 Sq. Poles — 1 Square Chn. 10 Sq. Chn. — 1 Acre.

tical Mile

(2,027 yards)

(d) Linen Yarn Measure

OFFICE DESK BOOK

| 300 | Yards | - I (| Cut. |
|-----|-------|-----------|---------|
| 12 | Cuts | 1 | Hank. |
| 16 | Hanks | I : | Bundle. |

(e) Paper Measure

| 24 | Sheets | | ı Qu | ire. |
|----|--------|---|-------|------|
| 20 | Quires | - | ı Re | am. |
| | Sheets | - | ı Pri | nter |

16 Sheets — I Printer's R.
2 Reams — I Bundle.
10 Reams — I Bale.

(f) Timber Measure

1 Load (unhewn = 40 Cub. Ft.
timber)

I Load (squared - 50 Cub. Ft. timber)

I Ton of Shipping — 42 Cub. Ft.
I Stack — 108 Cub. Ft.
I Cord — 128 Cub. Ft.

There are also various "Standards" used for measuring timber. The principal are:—

Christiania — 103½ Cubic Feet.

(120 Deals, 11'× 9"× 1¼".)

London — 120 Cubic Feet.

(120 Deals, 12'× 9"× 3".)

Quebec — 275 Cubic Feet.

(120 Deals, 10'× 11"× 3".)

St. Petersburg — 165 Cubic Feet.

(120 Deals, 6'×11"× 3".)

(g) Worsted Yarn Measure

| 80 N | Zards | 3 | I | Ske | in. |
|-------|-------|-----|---|-----|-----|
| 7 S | kein | S | I | Ha | nk. |
| T NAT | Hank | e . | T | Gro | 220 |

OTHER MEASURES

Angular Measure

| 60 Seconds (| ") - 1 Minute. |
|--------------|----------------|
| 60 Minutes (|) - I Degree. |
| 30 Degrees (| °) — 1 Sign. |
| 45 Degrees | - 1 Octant. |
| 60 Degrees | - 1 Sextant. |
| 90 Degrees | - I Quadrant |
| 260 Degrees | - r Cirolo |

Measures of Time

60 Seconds — 1 Minute

| OO OCCOLLOS | | i milituec. |
|-------------------|--------------|---------------|
| 60 Minutes | | ı Hour. |
| 24 Hours | - | ı Day. |
| 7 Days | - | ı Week. |
| 28 Days | egraphi - | I Lunar Mth. |
| 28, 29, 30, or 31 | | Calendar |
| days | | Month. |
| 12 Calendar | | r Civil Year. |
| | | |

Months
365 Days, 5 frs., — I Mean Solar
48 m., 51 s. Year.
366 Days — I Leap Year.

366 Days — 1 Leap Year. 36,524 Days — 1 Century.

The addition of a day every fourth year, leap year, does not keep the Calendar quite correct. It is a little too much. The difference amounts to about 3 days in 400 years. Three years in every four centuries, therefore, are not counted as leap years, and it has been arranged that those centurial years which are not divisible exactly by 4, when the two last ciphers are taken away, shall not be counted as leap years. Thus 1800 and 1900 were not leap years -but 2000 will be. After the last named year there will be no leap vear until 2400.

Numerical Measures

| 12 | Articles | - I | Dozen. |
|----|----------|------------|--------------|
| 13 | Articles | - I | Baker's Dz. |
| 12 | Dozen | — 1 | Gross. |
| 12 | Gross | - I | Great Gross. |
| 20 | Articles | | Score |

- I Hundred.

- I Great Hund.

Road Measures in Various Countries

5 Score

6 Score

Length of Mile in English Yards.

America (mile) . . . 1,760
Austria (mile, post) . . 8,297
Belgium (Kilometre) . . 1,094
China (Li) . . . 609
Denmark (mile) . . . 8,238

| England (Statute mile). | | 1,760 |
|---|---|--------|
| Geogr.) | | 2,025 |
| France (old mile) | | 2,132 |
| France (Kilometre) | | 1,094 |
| Germany (Geogr.) . | | 8,101 |
| (long) | | 10,126 |
| " (mile metric) | | 1,640 |
| Holland (legal mile) . | | 1.094 |
| India (Bengal mile) . | • | 2,000 |
| Ireland (old) | | 2,240 |
| Italy (mile) | | 2,025 |
| Norway (mile) | | 12,182 |
| | | 2,250 |
| | | 1,167 |
| 물을 보고 있어요. 그런 이번 그는 그리고 있었다는 것 같아 하지만 그 생각이 되었다고 있다. 그 없었다. | | 7,432 |
| Scotland (old) | | 1,977 |
| Spain (mile) | | 1,522 |
| | | 11,690 |
| Switzerland (mile) | | 8,584 |
| | | |

II. WEIGHT

Avoirdupois Weight

| 27'343 Grains | - 1 Dram. |
|---------------|-----------------------|
| 16 Drams | - 1 Ounce (437.5 |
| | grains). ¹ |
| 16 Ounces | = 1 Pound (lb.) |
| | (7,000 grs.) |
| 14 Pounds | - 1 Stone.2 |
| 28 Pounds | - I Quarter. |
| 100 Pounds | == 1 Cental. |
| IOO I Ounds | |

- I Hundredwt.

(cwt.).

20 Hundredwts. — I Ton.
1 A grain is the same in all weights.
2 Butcher's stone is 8 lb.

Anothecaries' Weight (Old)

| 20 Grains 3 Scruples | — 1 Scruple, 9. — 1 Dram, 3 (60 grains). |
|-------------------------|---|
| 8 Drams | = 1 Ounce, 5 (480 grs.). |
| 12 Ounces | = 1 Pound, lb. |

Drugs are compounded by this weight.

Physicians and chemists use these weights in dealing with prescriptions. In the British Phar-

macopoeia avoirdupois weight is

There is also what is called an Apothecaries Fluid Measure (also used in photography).

| | | | | 77.564 | 5 N 10 4 4 10 10 | |
|-------|-----|-----|-------|--------|------------------|---|
| 6 Min | ime | (m) | P2100 | тD | rachr | n |

| | | 1.6 | |
|-----|---------|----------|------------|
| 8 | Drachms | 1 Ot | ince. |
| 2.5 | | | attention. |
| 20 | Ounces | т Pi | nt. |

Dessertspnfl. = 2 Drachms.
 Tablespoonful = 4 Drachms.

Troy Weight

| 3'17 Grains = | ı Carat. |
|---------------|--------------|
| 24 Grains - | ı Pennywt. |
| | (dwt.). |
| 20 Pennywts - | 1 Ounce (480 |
| | grains). |
| | |

12 Ounces — 1 Pound (5,760

grains).

100 Pounds — 1 Hundredwt.

Troy weight is used for gold, silver (and articles made of gold and silver), platinum, and precious stones.

The standard for gold coin is 22 carats fine gold and 2 carats alloy; for silver, 11 oz. 2 dwt. silver and 18 dwt. alloy.

The following are special weights:—

(a) Butter and Cheese Weight

| 8 Pounds | m i Ciosc. |
|------------|-----------------|
| 56 Pounds | — 1 Firkin. |
| 84 Pounds | - r Tub. |
| 112 Pounds | 🗕 1 Dutch Cask. |
| 224 Pounds | — i Barrel. |
| 356 Pounds | - 1 SuffolkWey. |
| 236 Pounds | = 1 Essex Wey. |
| | |

(b) Coal Weight

(In addition to Avoirdupois Weight)

| ı Sack | | i Hi | indrec | lwt. |
|---------|------|--------|--------|------|
| 1 Large | Sack | 🗕 2 Hı | indred | lwt. |

4 Quarters

(112 lb.)

I Teaspoonful - I Drachm.

("All coal shall be sold by | 60 Pounds weight only, except where by the written consent of the purchaser it is sold by boatload, or by wagons or tubs delivered from the colliery into the works of the purchaser. . . . Where any quantity of coal exceeding 2 cwt. is delivered by means of any vehicle to a purchaser, the seller of the coal shall deliver, or cause to be delivered, or to be sent by post or otherwise, to the purchaser or to his servant, before any part of the coal is unloaded, a ticket or note" in a prescribed form .-Weights and Measures Act, 1889.)

(c) Fish Weight and Measure

- i Barrel (an- = 30 lb. chovies)
- r Quintal 112 lb.
- i Box (sal- 120 to 130 lb. mon)
- 4 Fish I Warp.
- 33 Warps I Long Hund.
- 10 Long Hund. 1 Thousand.
- 10 Thousand 1 Last.
- 500 Herrings I Cade.
- 1000 Sprats 1 Cade. 600 Herrings — 1 Mease.

(d) Flour Weight

- 14 Pounds 1 Peck or
- Stone.
- 40 Pounds I Boll.
- 56 Pounds I Bushel. 106 Pounds — I Barrel.
- 280 Pounds r Sack.

(Bread is usually sold in 4-lb. and 2-lb. loaves, that is, quarterns and half-quarterns. Unless it is of the class known as "fancy bread," it must be weighed in the presence of the buyer. It is forbidden, by statute, to sell bread by the peck.)

(e) Hay Weight

56 Pounds — I Truss old hay).

- 60 Pounds I Truss (new hay).
 36 Trusses I Load.
- I Square Yard 6 Stone (new hay).
- 1 Square Yard 9 Stone (old hay).

(f) Straw Weight

36 Pounds — I Truss. 36 Trusses (11 — I Load. cwt. 64 lb.)

(g) Wool Weight

| 107 | |
|-----------|------------|
| 7 Pounds | - I Clove. |
| 20 Pounds | - I Score. |
| 2 Cloves | - 1 Stone. |
| 2 Stones | - 1 Tod. |
| 12 Score | - 1 Pack. |
| 64 Tods | - r Wey. |
| 2 Wevs | - I Sack. |
| 12 Sacks | - i Last. |
| | |

Other Weights

| Almonds. | basket $1\frac{1}{4}$ - $1\frac{1}{2}$ cwt. |
|----------|---|
| | seron $1\frac{1}{2}$ cwt. |
| | box (Jordan)25 lb. |
| | cask4 cwt. |
| Ashes | cask (American) |
| | 3 1 -5 cwt. |
| | cask (Russian) 10 cwt. |

| Beef | tierce of 38 | pieces |
|------------|--------------|---------|
| | | 304 lb. |
| | firkin | |
| | band | 200 lb. |
| Bristles . | cask | 10 cwt. |

| Bullion | bar15-30 lb. |
|---------|---------------|
| Camphor | box cwt. |
| Candles | barrel120 lb. |
| Cassis | check 60 lb |

- Cassia ... chest ... 60 lb. Cinnamon bale ... 92 $\frac{1}{2}$ lb. Clover seed sack ... 2- $\frac{3}{2}$ cwt.
- ,, seed.cask...... 7-9 cwt. Cloves ...matt80 lb.
- Cochineal ..seron140 lb.
- " ..bag200 lb. " 70,000 insects to 1 lb. Cocoabag1 cwt.
 - $0\cos \ldots \log \ldots 1 \text{ cwt.}$ $0\cos \ldots \log 1 \text{ cwt.}$

| Coffeebarrelorrobin1-1½cwt. | Opiumchest (E. Indies) |
|--|--|
| ,,bag 1½-1½ cwt. | 149 1 lb. |
| ,,tierce5-7 cwt. | Pepperbag (free trade) |
| ,,bale (Mocha) $2-2\frac{1}{2}$ cwt. | $\frac{1}{4}, \frac{1}{2}$, or i cwt. |
| Copperashhd16-20 cwt. | ,,bag (white)168 lb. |
| Currantscaroteel5-9 cwt. | ,,bag (black)316 lb. |
| "butt15-20 cwt. | Pimentobag cwt. |
| Feathersbale i cwt. | Plumscarton9 lb. |
| Figsdrum (Turkey) 24 lb.,frail (Faro)32 lb. | ,, $\frac{1}{4}$ box20 lb. Pork, firkin (Irish) .100 lb. |
| ,,frail (Malaga) .56 lb. | "tierce304 lb. |
| ,,barrel 96 lb. to 2\frac{3}{4} cwt. | Potashbarrel200 lb. |
| Flax matt. (Dutch) .126 lb. | Potatoescwt120 lb. |
| ,,bale (Flemish) .2 cwt. | Prunesbarrel1-3 cwt. |
| ,,bale(Russian)5-6 cwt. | ,,puncheon .10-12 cwt. |
| Gallssack $3\frac{1}{2}$ cwt. | Quicksilver.bottle84 lb. |
| Gingerbag (Jamaica) .1 cwt. | Ragsbale (Hamburg) |
| "bag (E. Indies). 1 cwt. | 2½ cwt. |
| ,,, bag (Barbadoes) | ,,bale (Mediter- |
| I d Cwt. | ranean) $4\frac{1}{4}$ -5 cwt. |
| Glassstone5 lb | Resinbarrelabout 2 cwt. |
| ,,seam24 stone | Raisinsdrum (Valencia) 24lb. |
| Gumchest (Turkey) .4 cwt | ,,box ,, 30-40 lb. |
| ,, Arabic chest (E.Indies) 6 cwt | ,,cask (Malaga) 1 cwt. |
| Gunpowder barrel100 lb | ,,cask (Turkey) 2½ cwt. |
| ,, last (24 barrels) 2,400 lb. | Ricebag (E. Indies) |
| | ı⅓ cwt. |
| Hempstone32 lb | _ ,,cask (America) õ cwt. |
| Hopspocket12-2 cwt | Sagobag cwt. |
| \dots $3\frac{1}{2}$ cwt-Honey \dots gallon \dots 12 lb. | ,,chest1\frac{1}{4} cwt. |
| Indigoseron250 lb. | Salmonbox120-130 lb. |
| Leadfodder or fother | Saltbushel56 lb. |
| 19⅓ cwt. | Saltpetrebag |
| Liquorice | ,,barrel I cwt. Shellacchest I-3 cwt. |
| juice case | Soap firkin 64 lb. |
| Macecase | ,,barrel256lb. |
| Maddercask15-23 cwt. | ,,chest3½ cwt. |
| Magnesiahest rcwt. | Sodacask3-4 cwt. |
| Meatstone8 lb. | Steelfagot120 lb. |
| Molasses puncheon .10-12 cwt. | Sugarbag (E. Indies) |
| Mustardcask (small) 9-18 lb. | I−I¾ CWt. |
| cask (large) 18-36 lb. | ,,matt or bag |
| Nutmegscask200 lb. | (Mauritius). 1-13 cwt. |
| Nutsbag (Barcelona) | "tierce (W. Indies) |
| 126 lb., | 7-9 cwt. ,,hhd (W. Indies) |
| $1\frac{1}{2}$ Cwt. | ,,ind (w. indies) |
| Opiumchest (Turkey) | Sugar. |
| 136 lb. | candybox70 lb. |
| | |

| Wei] | OFFICE D |
|--|--|
| Tallowcask Tapiocabarrel . Teachest (C ,,, (F | 1½ cwt. congou) 80 lb. Iyson) 60-80 lb. |
| Tiles load Tobacco hhd Turpentine . barrel . Vermilion . bag | 84 lb. 1,000 12-18 cwt. 2-2½ cwt. 50 lb. |
| III. CAPA | CITY |
| Dry Meas | sure |
| | 1 Pint. 1 Quart. 1 Pottle |

| - 4 | . Oma | | T ILLU. |
|-----|----------------|------------|----------------|
| 2 | Pints | - I | Quart. |
| 2 | Quarts (4 pt.) | I | Pottle. |
| | Pottles (4 qt. | | Gallon. |
| 2 | Gallons | - I | Peck. |
| 4 | Pecks | · I | Bushel. |
| 3 | Bushels | I | Sack |
| 4 | Bushels | ame I | Coomb |
| 5 | Bushels (or | man I | Sack of Flour. |
| | porter's load | 1) | |
| 8 | Bushels | - I | Quarter. |
| 12 | Sacks | - I | Chaldron. |
| 5 | Quarters (40 | 1 | Wey or |
| | bushels) | | horse-load. |
| 10 | Quarters | - I | Last. |
| | | | |

Ale and Beer Measure

| 4 Gills | - 1 Pint. |
|------------------------|----------------|
| 2 Pints | - ı Quart. |
| 4 Quarts | - 1 Gallon. |
| 9 Gallons | = 1 Firkin. |
| 2 Firkins (18 gallons) | - 1 Kilderkin. |
| 2 Kilderkins | - I Barrel. |
| 1 Barrel | - I Hogshead. |
| 2 Hogsheads | - 1 Butt. |
| 2 Butts | - I Tun. |

Wine Measure

| 4 Cius | 1 1 111 L. |
|-------------|-------------|
| 2 Pints | - I Quart. |
| 4 Quarts | - 1 Gallon. |
| ro Gallons | - 1 Anker. |
| 18 Gallons | - I Runlet. |
| 311 Gallons | - 1 Barrel. |
| | |

| 1 42 | Gallons | — I | Tierce. |
|------|-----------|------------|--------------|
| | Gallons | - I | Hogshead. |
| 84 | Gallons | - I | Puncheon. |
| | Hogsheads | - I | Pipe or Btt. |
| | Pipes | , I | Tun. |

Other Wine and Spirit Measures I Hogshead of - 46 gals.

| 108 ,, | |
|------------|---|
| 115 " | |
| 92 " | |
| 93 ., | |
| 112-120 ,, | |
| | |
| 100-110 ,, | |
| | |
| 45-55 ,, | |
| 26–28 ,, | |
| 100-118 ,, | |
| 90-100 ,, | |
| 45-50 ,, | 5 |
| 240 ,, | |
| 108-117 ,, | |
| | 115 ", 92 ", 93 ", 112-120 ", 100-110 ", 45-55 ", 26-28 ", 100-118 ", 90-100 ", 45-50 ", 240 ", |

Miscellaneous

| Bricks, Load of | - 500 |) . |
|------------------------|----------------|------------|
| Glass, Seam of | === 120 | lb. |
| Law Papers, 1 Folio | - 72 | Words. |
| Potatoes, Sack of | f – 168 | 3 Ib. |

WEIGHTS AND MEASURES (FOREIGN)

Argentine Republic. The metric system is in use.

Austria-Hungary. The metric system is in use. The names, however, of the weights and measures are the same as those used in the German Empire.

Belgium. In this country, too, the metric system is in use, and the names of the various weights and measures are the same as those used in France with the following exceptions:-the kilogram is called the livre, the litre the litron, and the metre the anne.

Brazil. In addition to the metric system, there are certain weights and measures in use which are derived from the old Portuguese. The principal are the following:—

(a) Length; the covada = 26.247 inches, and the vara = 3.64 feet.

(b) Weight; the arratel = 1.0118 lb., the arroba = 32.384 lb., and the quintal (100 arratel) = 101.18 lb.

(c) Capacity; the almude = 3.684 gals., and the alqueire = 1.1 bushels.

Central America. In addition to the metric system, the weights and measures of old Spain are in common use. (See Spain.)

Chili (and also Bolivia). Same

as Central America.

China. At Hong Kong and the other treaty ports the British weights and measures are in use. The principal native weights and measures are as follows:—

(a) Length; the fan or fun— 141 in., the tsun—141 in., the chih—141 in., the chang— 141 in., and the yin—1410 in.

=117½ ft.

(b) Weights; the tael or leang -4 oz., the cattie $-1\frac{1}{3}$ lb., and the tan or pical $-13\frac{1}{3}$ lb. The English hundredweight is equal to 84 catties.

(c) Capacity; the ho = 2 pts., the sheng = 20 pts., and the

ton - 100 pts.

Denmark. (a) Length; the tomme — 1.029 in., the fod — 1.029 ft., the alen — 2 fod, the fove — 6 fod, the rode — 12 fod, and the mil — 2,000 roder or 4.6805 English miles.

The tonde (a measure of area), or the tonde land (14,000 sq. alen)

— 1⋅363 English acres.

(b) Weight; the pund — 1·102 lb., and the centner — 100 pound. The pund is subdivided into 16 unser and 32 lod.

(c) Capacity; the pob = 1.69

pts., the kande — 2 potter, the viertel — 4 kande, the skeppe — 18 potter, the fjerdingkar — 2 skepper, the tönde — 4 fjerdingkar, and the laest — 12 tönder. The laest is about equal to 45.87 English bushels, and therefore the tönde is the equivalent of 3.82 bushels. The anker is a measure of 39 potter and equal to 8.29 English imperial gallons.

Egypt. (a) Length; the kirat = 1·1 in., the rub = 6 kirats, the pik = 4 rubs, and the gasab = 4 piks. The gasab is therefore about equal to 2·88 English yards.

The feddan is a square measure and is equal to 400 sq. gasab, that

is, nearly \(\frac{1}{2} \) of an acre.

(b) Weight; the rottolo = 1 lb. nearly, the oke = 2-7 lb., and the cantar (or 100 rottoli) = 99 lb. nearly.

(c) Capacity; the ardeb is a grain measure which varies considerably, according to the grain measured. At Cairo it is equal to about 5 bushels.

France. The metric system

is in use.

German Empire. The metric system is that in use, but the names given to the various weights and measures are as follows:—

German. Metric system. Stab. Metre. Strich. Centimetre. Neuzoll. Millimetre. Kette. Decametre. Kanne. Litre. Schoppen. Half-litre. Fass. Hectolitre. Neuloth. Decagramme.

There are also the weights called the pfund, which is equal to 500 grammes, or 1-1023 lb., the centner - 100 pfund, and the tonne - 2,000 pfund. The centner, therefore, is rather less

than a hundredweight (110-231 lb.), and the tonne is equal to 19-6842 cwt. In Prussia a mile – 2,000 ruthen or 4-6807 English miles, a zoll – 1-03 in., and an ell – 25½ zoll or 2-1882 ft. In Brunswick, a mile is equal to 6-714 English miles, and in Saxony its length is 4-2227 English miles. There is also in Prussia the square measure of the morgen which is equal to 6-31 English acres. In Hamburg the measure of the same name is equal to 2-3895 English acres.

Greece. In this country the metric system is in use, but the names used are as follows:—

| Grecian. | Metric. |
|-----------|--------------|
| Pecheus. | Metre. |
| Palame. | Decimetre. |
| Daktylos. | Centimetre. |
| Gramme. | Millimetre. |
| Stadion. | Kilometre. |
| Skoinis. | Myriametre. |
| Strenna. | Are. |
| Litra. | Litre. |
| Kotyle. | Decilitre. |
| Mystron. | Centilitre. |
| Kybos. | Millilitre. |
| Koilon. | Hectolitre. |
| Drachme. | Gramme. |
| Obolos. | Decigramme. |
| Kokkos. | Centigramme. |
| | |

In addition there are the mera $-\frac{1}{2}$ kilogramme, the tonos $-\frac{1}{29.526}$ cwt., and the oke $-\frac{1}{2.84}$ lb.

Holland. The metric system is in use, but the names used are as follows:—

| Dutch. | Metric. |
|---------|-------------|
| El. | Metre. |
| Palm. | Decimetre. |
| Duim. | Centimetre. |
| Streep. | Millimetre. |
| Roede | Decametre. |
| Mijle | Kilometre. |
| Kan. | Litre. |
| Maatie. | Decilitre. |

| Vingerhoed. | Centilitre. |
|-----------------|--------------|
| Vat. | Hectolitre. |
| Wigtje. | Gramme. |
| Korrel. | Decigramme. |
| Lood. | Decagramme. |
| Onze. | Hectogramme. |
| Pond. | Kilogramme. |
| Bunder. | Hectare. |
| The old pound = | - 1·088 lb. |

Italy. The metric system is in use, but the names are as follows:—

| Italian. | Metric. |
|--------------|--------------|
| Metro. | Metre. |
| Decimetro. | Decimetre. |
| Centimetro. | Centimetre. |
| Millimetro. | Millimetre, |
| Decametro. | Decametre. |
| Ettometro | Hectometre. |
| Chilometre. | Kilometre. |
| Miriametro. | Myriametre. |
| Ara. | Are. |
| Centiare. | Centiare. |
| Ettare. | Hectare. |
| Litro. | Litre. |
| Decilitro. | Decilitre. |
| Decalitro. | Decalitre. |
| Ettolitro, | Hectolitre. |
| Chilolitro. | Kilolitre. |
| Gramma. | Gramme. |
| Decigramma. | Decigramme. |
| Centigramma. | Centigramme. |
| Milligramma. | Milligramme. |
| Decogramma. | Decogramme. |
| Ettogramma. | Hectogramme. |
| Chilogramma. | Kilogramme. |
| Miriagramma. | Myriagramme, |
| | |

Japan. (a) Length; the shaku, which is about a foot, the ken — 6 shaku, the tcho — 60 ken, and the ri — 36 tchos. The ri is, therefore, about 2½ English miles. The square tcho — 2.4507 English acres.

(b) Weight; the kin, which is divided into 160 momme, equivalent to 1-3251 lb., the kwan (6] kin) - 8.2817 lb., and the tan100 kin.

(c) Capacity; the shoo = .397 gals. or .0496 bushels, the to = 10 shoo, and the koku = 10 to.

Mexico. The metric system is in use, but the old Spanish weights and measures are still in existence.

Norway. The metric system

is in use.

Persia. (a) Length; the guz or zer is a measure which varies from 36 to 44 inches, and the parasang $-4\frac{1}{2}$ miles.

(b) Weight; the miskal -47.5 grains, and the maund $-6\frac{1}{2}$ lb.

(c) Capacity; the chenica — 289 gals., the capicha — 2 chenicas, and the artata — 1.809 bushels.

Peru. The old Spanish weights and measures are in use.

Russia. (a) Length; the vershok — 1\frac{3}{2} inches, the stopa — 8 vershoks, the arschine — 2 stopas, the saschen — 3 arschines, and the verst — 500 saschan. The verst is, therefore, equal to 1166.6 yds., or .663 of an English mile. The Lithuanian mile — 5.56 English miles. The dessiatine is a square measure equal to 2,400 square saschens or 2 acres, 2 roods, 32 poles.

(b) Weight; the funt = 9026 lb., the pud = 40 funt, the berkovitz = 10 puds, and the packen = 3 berkovitz. The packen is, therefore, about equal to 1083 lb. The funt is subdivided into 12 lanas, or 32 lotti, or 96 zolotnicks.

(c) Capacity; the tscharkey — -27049 gals., the vedro — 100 tscharkeys, the anker — 8-114 gals., the tchetvort — 46-2 gals., and the sarokowaja — 108-196 gals.

Servia. The metric system is in use.

Spain. The metric system is in use, and the names used are the same as in that system except that the last letter of each weight and measure ends in o instead of e, e.g. metro, litro, gramo. The word are is changed into area.

The old Spanish weights and measures, which are still in use in some parts of Central and South America, were as follows:—

(a) Length; the Spanish foot — 10.958 inches, and the vara — 2.782 ft. The square measure the fanegada — 1½ acres.

(b) Weight; the onza — .063 lb., the libra — 1.1014 lb., and the quintal — 100 libra, or 110.143

lb.

(c) Capacity; the cuartillo — oir gals., the azumbre — 4 cuartillos, the cuartilla — 2 azumbres, and the arroba mayor — 4 cuartillos. The arroba mayor is, therefore, equal to about 3.55

gals.

Sweden. The metric system is in general use, but some of the old measures and weights used in Denmark are still to be found, e.g. the tomme of 1-029 inches, the alen, which is equal to 24 tommes or 24-714 inches; the lod is rather more than ½ oz., and the pund—
1-102 lb. An English hundredweight = 102 Swedish punds.

Switzerland. The metric system is in use. There is also the weight known as the pfund — 1·1023 lb. The pfund is divided into 16 unzen or 32 loths. The standard of length is the foot of 3 decimetres — 11·811 inches.

Turkey. The metric system is in use, but the names applied are as follows:—

Turkish. Arshin. Oke. Metre. Metre. Kilogramme.

Cantaro. 100 kilogrammes. Chequee. 1,000 kilogrammes.

United States. The English imperial weights and measures are generally used, but there are

also still in existence certain measures known as the old Winchester measures. These are as follows:—

(a) Liquid; the pint and gallon are equal to 833 of the imperial pint and gallon. These apply to wines and spirits. A pint of beer

I 017 pts.
 (b) Dry; the pint, gallon, bushel, and quarter are equal to 969 of the same imperial measure.

WILLS

Except where a will is of the simplest form, or a testator desires to bequeath his property otherwise than absolutely to the objects of his bounty, no unprofessional person should attempt to draw up such a document. The following notes are to be taken subject to this caution.

A will, by the law of England, is an instrument by which a person makes a disposition of his property to take effect after his death, and which is in its own nature revocable by him during his lifetime, but which speaks and takes effect as if it had been executed not at its date but immediately before the death of the testator. It operates to dispose of all the real and personal estate to which the testator is entitled at the time of his death.

It must be borne in mind that a will of real estate, that is, of fixed and immovable property, is governed by the law of the place where the property is situated. The place where such a will is made and the language used are unimportant, but the execution must be in the form required by the law in force in the country where the property is. A will to pass real property in England must be executed in accordance with the provisions

of the Wills Act, 1837, that is, it must be in writing, and signed at the foot or end thereof by the testator, or by some other person in his presence and by his direction; and such signature must be made or acknowledged by the testator in the presence of two or more witnesses present at the same time, and each witness must attest and subscribe the will in the presence of the testator, but no form of attestation is necessary. It follows, therefore, that if a person is possessed of real estate in other countries than England, for example, in France or Germany, he must make a separate will in accordance with the forms required by each country in order to deal with the property situated elsewhere than in England.

As to a will of personal estate, that is, of movable property, the law of the country in which the testator is domiciled, or has his permanent home, at the time of his death, prevails as a general rule, and it is therefore generally sufficient if a will is executed according to the formalities required by the country of the domicil. By a statute passed in 1861, it is provided that a will made out of the United Kingdom by a British subject, whatever may be his domicil at the time of making the same or at the time of his death, shall as regards personal estate be held to be well executed if it is made according to the forms required either by the law of the place where the same was made, or by the law of the place where such person was domiciled when the same was made, or by the laws then in force in that part of the British dominion where he had his domicil of origin; and that every will made within the United Kingdom by a

British subject, whatever may be his domicil at the time of making the same or at the time of his death, shall as regards personal estate be held to be well executed if it is executed according to the forms required by the laws for the time being in force in that part of the United Kingdom where the same is made. For example, if a British subject is residing or staying temporarily abroad, he can make a will as to his personal property either in the abovenamed English form, or in the form in vogue in the country where he is residing, or in the form of the country where he is domiciled, or in the form of that part of the British dominions where he had his domicile of origin.

The law of England does not make it requisite to the validity of a will that it should assume any particular form, or be couched in language technically appropriate to its testamentary char-It is sufficient that, however irregular in form or artificial in expression, it discloses the intention of the testator respecting the destination of his property after his death. The incompetency of an attesting witness to be admitted to prove the execution does not invalidate a will. But if any person attests a will to whom, or to whose wife or husband, any devise, legacy, or benefit (except charges for payments of debts) is given, such devise, legacy, or benefit is null and void. A creditor, with the payment of whose debt the property of the testator is charged by the will, or an executor is a competent witness.

A minor cannot make a valid will according to the law of England. An exception is made in the case of a soldier on active military service, or a mariner at sea, as far as his personal property is concerned. Either of these may make a will verbally before witnesses, so as to dispose of personal estate.

The will of a lunatic is void unless is is proved that the will was executed during a lucid interval. And a will may be set aside if it is shown that its execution was obtained by force, fear, fraud, or undue influence.

A woman who was married before 1883 can only make a will with the consent of her husband. If the marriage took place after 1882 a married woman has full power to dispose by will of the whole of her property as if she were an unmarried woman.

Although it was pointed out above that no form of attestation is necessary, it is usual to state that the formalities of the Wills Act have been carried out. A common attestation clause is the following:—

"Signed by the said A.B., the testator, in the presence of us, both present at the same time, who in his presence and at his request and in the presence of each other have hereunto set our names as witnesses."

The two witnesses then sign their names and give descriptions of themselves. In the absence of an attestation clause an affidavit by one of the witnesses will be required after the death of the testator before probate will be granted.

No obliteration, interlineation, or other alteration made in any will after execution is valid except so far as the words or effect of the will before such alteration is not apparent, unless such alteration, etc., is executed in the same manner as is required for the

execution of a will. But a will with such alteration, etc., as part thereof is duly executed if the signature of the testator and the subscriptions of the witnesses are made in the margin or on some other part of the will opposite or near to such alteration, or at the foot or end of, or opposite to a memorandum referring to such alteration, etc., and written at the end or some other part of the will.

A will is always revocable during the lifetime of the testator, even though there is a declaration in it to the effect that it is irrevocable. The revocation is complete if a duly executed subsequent will contains a clause expressly revoking a former will. Also the will of a man or woman is de facto revoked by his or her marriage, except where it is made in exercise of a power of appointment when the real and personal estate thereby appointed would not, in default of the appointment, pass to his or her heir, customary heir, executor or administrator, or to the person entitled as his or her next of kin under the Statutes of Distribution. But no will is revoked by any presumption of an intention on the part of a testator. Therefore, unless there is a revocation by implication of law, as above stated, a will, in order to be revoked, must be burned, torn, or otherwise destroved by the testator or some person in his presence and by his direction, with the intention of revoking the same. No will which has been revoked can be revived except by re-execution, or by a codicil executed in the manner before described, showing an intention to revive it. A codicil is generally used to make some change in the dispositions contained in a will, and forms a kind

of appendix to the original will. It must be dated, signed, and attested by two witnesses in the same manner as a will.

A testator sometimes desires to refer to extraneous documents in making his will. It should be borne in mind that it is a rule of law that any papers in existence at the time of execution of a testamentary document may be incorporated into it, and be read as part of it, if so clearly referred to as to leave no doubt what papers were intended. But a document or paper not in existence at the time of the execution of a will cannot be incorporated into it, nor can a testator reserve by his will a power of making a disposition by any subsequent unattested paper. For instance, a person cannot direct legacies given by will to his children to be reduced by what shall appear by his books at his death to have been lent by him to them. Such a direction is void. And, similarly he cannot give to them by will articles which he shall specify in his note-book. But in connection with this matter another rule of law must be borne in mind, that if a parent, or a person standing in loco parentis, bequeaths to a child a legacy or a share of the residue of his property, and afterwards in his lifetime gives to such child an equal or a less amount than such legacy or share of residue, the bequest will be wholly or partially, as the case may be, adeemed or satisfied by the subsequent gift.

Where it is known that a will has been made, but cannot be found after the death of the testator, and there is no evidence forthcoming that it has been revoked, secondary evidence is admissible to show what its

contents were. Declarations of the testator, whether oral or in writing, are received as evidence

for that purpose.

In the case of the will of Lord St. Leonards, the contents of a lost will were allowed to be proved by a single witness, whose competency and veracity were unimpeachable, even though the witness was an interested party. Where it is not possible to prove the whole of the contents of a lost will, probate will be granted to the extent to which they are proved.

If a legatee dies before the testator, the legacy lapses and falls into the residue. And if there is no residuary legatee there is an intestacy as to so much of the estate of the testator as is comprised in the legacy. There is, however, an exception to this rule. If a person being a child or other issue of a testator to whom any property is devised or bequeathed by such testator dies in the lifetime of the testator leaving issue, and any such issue survive the testator, such devise or bequest does not lapse by the death of the devisee or legatee in the lifetime of the testator, but takes effect as if the death of such person had happened immediately after the death of the testator. The effect of this is not that the issue of the person takes the devise or bequest, but that it passes by the will or intestacy of the devisee or legatee as the case may be.

The word children in a will means legitimate children. If, therefore, a testator wishes to provide for children of whose legitimacy there is or may be a doubt, he should particularise them by their names or otherwise show by clear words the objects of his beneficence, and not merely describe them as children of A. B.

By the rule against what is known as "perpetuities," a testator cannot by his will tie up property for a longer period than a life or lives in being, and twentyone years afterwards (allowance being made for gestation where it actually exists). The effect of this rule is that the income arising from property can be dealt with by leaving the property in the hands of trustees for the benefit of any number of persons, who are alive at the time of the testator's death, in succession, and after the decease of the survivor of them for a further period of twentyone years, so that at the end of such period of twenty-one years the capital must go to some person or persons absolutely. Again, a will cannot direct property and income to be accumulated (except for the payment of debts), for a longer period than twentyone years from the death of the testator, or during the minority of any person or persons living at his death, or during the minority of any person or persons who would, if of full age, be entitled to the rents and profits or interest of the property. The rule against perpetuities does not apply to legacies left to charities.

Previous to 1892, the Mortmain Acts prohibited devises of lands to charities (with certain exceptions), but now land may be left by will for any charitable use, but it must in every case be sold within a year of the testator's death, unless an extended period is allowed by the High Court or the Charity Commissioners. Also any personal property directed to be laid out in land for charitable uses need not be so expended, but can be held by the charity as an

investment. And the High Court, or the Charity Commissioners, if satisfied that the land left by will to a charity, or directed to be purchased out of personalty, is required for occupation, may sanction the retention or the

purchase of it.

Upon the death of a testator, it is the duty of his executors to prove his will in order to perfect their title to act. This must be done by all the executors appointed, or by some or one of them, power being reserved for the other or others to prove or to renounce. Probate can be taken out after the lapse of seven days from the death of the testator. If the executors intermeddle with the estate, or in any way administer it without taking out probate within six months after the death of the testator, they are liable to a fine of £100, and a percentage on the stamp duty.

For the safe custody of the wills and codicils of living persons, a depository has been provided at Somerset House. The wills or codicils are received at the principal or any district registry, if they are inclosed in sealed envelopes, and forwarded to Somerset House upon compliance with prescribed regulations. These regulations will always be furnished upon application. The fee charged

is 12s. 6d.

The will of any person, after it has been proved, may be read at Somerset House on payment of a fee of one shilling. A copy may also be obtained, the price of the copy being dependent upon the length of the document.

WORKMEN'S COMPENSATION

The Acts of 1897 and 1900 have been repealed by the new Act of 1906, which came into force July 1st, 1907. The Act is very farreaching and comprehensive, and few regular workpeople are outside its scope. The text of the Act is as follows:—

r.—(1) If in any employment personal injury by accident arising out of and in the course of the employment is caused to a workman, his employer shall, subject as herein-after mentioned, be liable to pay compensation in accordance with the First Schedule to this Act.

(2) Provided that-

(a) The employer shall not be liable under this Act in respect of any injury which does not disable the workman for a period of at least one week from earning full wages at the work at which he

was employed:

(b) When the injury was caused by the personal negligence or wilful act of the employer or of some person for whose act or default the employer responsible, nothing in this Act shall affect any civil liability of the employer, but in that case the workman may, at his option, either claim compensation under this Act or take proceedings independently of this Act; but the employer shall not be liable to pay compensation for injury to a workman by accident arising out of and in the course of the employment both independently of and also under this Act, and shall not be liable to any proceedings independently of this Act, except in case of such personal negligence or wilful act as aforesaid

(c) If it is proved that the injury to a workman is attributable to the serious and wilful misconduct of that workman, any compensation claimed in respect of that injury shall, unless the injury

results in death or serious and permanent disablement, be disallowed.

(3) If any question arises in any proceedings under this Act as to the liability to pay compensation under this Act (including any question as to whether the person injured is a workman to whom this Act applies), or as to the amount or duration of compensation under this Act, the question, if not settled by agreement, shall, subject to the provisions of the First Schedule to this Act, be settled by arbitration, in accordance with the Second Schedule to

this Act.

(4) If, within the time hereinafter in this Act limited for taking proceedings, an action is brought to recover damages independently of this Act for injury caused by any accident, and it is determined in such action that the injury is one for which the employer is not liable in such action, but that he would have been liable to pay compensation under the provisions of this Act, the action shall be dismissed; but the court in which the action is tried shall, if the plaintiff so choose, proceed to assess such compensation, but may deduct from such compensation all or part of the costs which, in its judgment, have been caused by the plaintiff bringing the action instead of proceeding under this Act. In any proceeding under this subsection, when the court assesses the compensation it shall give a certificate of the compensation it has awarded and the directions it has given as to the deduction for costs, and such certificate shall have the force and effect of an award under this Act.

(5) Nothing in this Act shall affect any proceeding for a fine

under the enactments relating to mines, factories, or workshops, or the application of any such fine.

2.—(1) Proceedings for the recovery under this Act of compensation for an injury shall not be maintainable unless notice of the accident has been given as soon as practicable after the happening thereof and before the workman has voluntarily left the employment in which he was injured, and unless the claim for compensation with respect to such accident has been made within six months from the occurrence of the accident causing the injury, or, in case of death, within six months from the time of death:

Provided always that-

(a) the want of or any defect or inaccuracy in such notice shall not be a bar to the maintenance of such proceedings if it is found in the proceedings for settling the claim that the employer is not, or would not, if a notice or an amended notice were then given and the hearing postponed, be prejudiced in his defence by the want, defect, or inaccuracy, or that such want, defect, or inaccuracy was occasioned by mistake, absence from the United Kingdom, or other reasonable cause:

(b) the failure to make a claim within the period above specified shall not be a bar to the maintenance of such proceedings if it found that the failure was occasioned by mistake, absence from the United Kingdom, or

other reasonable cause. (2) Notice in respect of an injury under this Act shall give the name and address of the person injured, and shall state in ordinary language the cause of the injury and the date at which the accident happened, and shall be served on the employer, or, if there is more than one employer, upon one of such employers.

(3) The notice may be served by delivering the same at, or sending it by post in a registered letter addressed to, the residence or place of business of the person on whom it is to be served.

(4) Where the employer is a body of persons, corporate or unincorporate, the notice may also be served by delivering the same at, or by sending it by post in a registered letter addressed to, the employer at the office, or, if there be more than one office, any one of the offices of such body.

3.—(1) If the Registrar of Friendly Societies, after taking steps to ascertain the views of the employer and workmen, certifies that any scheme of compensation, benefit, or insurance for the workmen of an employer in any employment, whether or not such scheme includes other employers and their workmen, provides scales of compensation not less favourable to the workmen and their dependants than the corresponding scales contained in this Act, and that, where the scheme provides for contributions by the workmen, the scheme confers benefits at least equivalent to those contributions, in addition to the benefits to which the workmen would have been entitled under this Act, and that a majority (to be ascertained by ballot) of the workmen to whom the scheme is applicable are in favour of such scheme, employer may, whilst the certificate is in force, contract with any of his workmen that the provisions of the scheme shall be substituted for the provisions of this Act, and thereupon the employer shall be liable only in accordance with the scheme, but, save as aforesaid, this Act shall apply notwithstanding any contract to the contrary made after the commencement of this Act.

(2) The Registrar may give a certificate to expire at the end of a limited period of not less than five years, and may from time to time renew with or without modifications such a certificate to expire at the end of the period for which it is renewed.

(3) No scheme shall be so certified which contains an obligation upon the workmen to join the scheme as a condition of their hiring, or which does not contain provisions enabling a workman to withdraw from the scheme.

(4) If complaint is made to the Registrar of Friendly Societies by or on behalf of the workmen of any employer that the benefits conferred by any scheme no longer conform to the conditions stated in subsection (1) of this section, or that the provisions of such scheme are being violated, or that the scheme is not being fairly administered, or that satisfactory reasons exist for revoking the certificate, the Registrar shall examine into the complaint, and, if satisfied that good cause exist for such complaint, shall, unless the cause of complaint is removed, revoke the certificate.

(5) When a certificate is revoked or expires, any moneys or securities held for the purpose of the scheme shall, after due provision has been made to discharge the liabilities already accrued, be distributed as may be arranged between the employer and workmen, or as may be determined by the Registrar of Friendly Societies in the event of a difference of opinion.

(6) Whenever a scheme has been

certified as aforesaid, it shall be the duty of the employer to answer all such inquiries and to furnish all such accounts in regard to the scheme as may be made or required by the Registrar of Friendly Societies.

(7) The Chief Registrar of Friendly Societies shall include in his annual report the particulars of the proceedings of the Registrar

under this Act.

(8) The Chief Registrar of Friendly Societies may make regulations for the purpose of carrying this section into effect.

4.—(i) Where any person (in this section referred to as the principal), in the course of or for the purposes of his trade or business, contracts with any other person (in this section referred to as the contractor) for the execution by or under the contractor of the whole or any part of any work undertaken by the principal, the principal shall be liable to pay to any workman employed in the execution of the work any compensation under this Act which he would have been liable to pay if that workman had been immediately employed by him; and where compensation is claimed from or proceedings are taken against the principal, then, in the application of this Act, references to the principal shall be substituted for references to the employer, except that the amount of compensation shall be calculated with reference to the earnings of the workman under the employer by whom he is immediately employed:

Provided that, where the contract relates to threshing, ploughing, or other agricultural work, and the contractor provides and uses machinery driven by mechanical power for the purpose of such work, he and he alone

shall be liable under this Act to pay compensation to any workman employed by him on such work.

(2) Where the principal is liable to pay compensation under this section, he shall be entitled to be indemnified by any person who would have been liable to pay compensation to the workman independently of this section, and all questions as to the right to and amount of any such indemnity shall in default of agreement be settled by arbitration under this Act.

(3) Nothing in this section shall be construed as preventing a workman recovering compensation under this Act from the contractor instead of the principal.

(4) This section shall not apply in any case where the accident occurred elsewhere than on, or in, or about premises on which the principal has undertaken to execute the work or which are otherwise under his control or management.

5.—(i) Where any employer has entered into a contract with any insurers in respect of any liability under this Act to any workman, then, in the event of the employer becoming bankrupt, or making a composition or arrangement with his creditors, or if the employer is a company in the event of the company having commenced to be wound up, the rights of the employer against the insurers as respects that liability shall, notwithstanding anything in the enactments relating to bankruptcy and the winding up of companies, be transferred to and vest in the workman, and upon any such transfer the insurers shall have the same rights and remedies and be subject to the same liabilities as if they were the employer, so however that the insurers shall not be under any greater liability to the workman than they would have been under to the employer.

(2) If the liability of the insurers to the workman is less than the liability of the employer to the workman, the workman may prove for the balance in the bank-

ruptcy or liquidation.

There shall be included among the debts which under section one of the Preferential Payments in Bankruptcy Act, 1888, and section four of the Preferential Payments in Bankruptcy (Ireland) Act, 1889, are in the distribution of the property of a bankrupt and in the distribution of the assets of a company being wound up to be paid in priority to all other debts, the amount, not exceeding in any individual case one hundred pounds, due in respect of any compensation the liability wherefor accrued before the date of the receiving order or the date of the commencement of the winding up, and those Acts and the Preferential Payments in Bankruptcy Amendment Act, 1897, shall have effect accordingly. Where the compensation is a weekly payment, the amount due in respect thereof shall, for the purposes of this provision, be taken to be the amount of the lump sum for which the weekly payment could, if redeemable, be redeemed if the employer made an application for that purpose under the First Schedule to this Act.

(4) In the case of the winding up of a company within the meaning of the Stannaries Act, 1887, such an amount as aforesaid, if the compensation is payable to a miner or the dependants of a miner, shall have the like priority

as is conferred on wages of miners by section nine of that Act, and that section shall have effect accordingly.

(5) The provisions of this section with respect to preferences and priorities shall not apply where the bankrupt or the company being wound up has entered into such a contract with insurers as aforesaid.

(6) This section shall not apply where a company is wound up voluntarily merely for the purposes of reconstruction or of amalgamation with another com-

pany.

6. Where the injury for which compensation is payable under this Act was caused under circumstances creating a legal liability in some person other than the employer to pay damages in respect thereof—

(I) The workman may take proceedings both against that person to recover damages and against any person liable to pay compensation under this Act for such compensation, but shall not be entitled to recover both damages and compensation; and

(2) If . the workman has recovered compensation under this Act, the person by whom the compensation was paid, and any person who has been called on to pay an indemnity under the section of this Act relating to subcontracting, shall be entitled to be indemnified by the person so liable to pay damages as aforesaid, and all questions as to the right to and amount of any such indemnity shall, in default of agreement, be settled by action, or, by consent of the parties, by arbitration under this Act.

7.—(I) This Act shall apply to masters, seamen, and apprentices to the sea service and apprentices in the sea-fishing service, provided that such persons are workmen within the meaning of this Act, and are members of the crew of any ship registered in the United Kingdom, or of any other British ship or vessel of which the owner, or (if there is more than one owner) the managing owner, or manager resides or has his principal place of business in the United Kingdom, subject to the following modifications:—

(a) The notice of accident and the claim for compensation may, except where the person injured is the master, be served on the master of the ship as if he were the employer, but where the accident happened and the incapacity commenced on board the ship it shall not be necessary to give any notice of the accident:

(b) In the case of the death of the master, seaman, or apprentice, the claim for compensation shall be made within six months after news of the death has been received by the claimant:

(c) Where an injured master, seaman, or apprentice is discharged or left behind in a British possession or in a foreign country, depositions respecting the circumstances and nature of the injury may be taken by any judge or magistrate in the British possession, and by any British consular officer in the foreign country, and if so taken shall be transmitted by the person by whom they are taken to the Board of Trade, and such depositions or certified copies thereof shall in any proceedings for enforcing the claim be admissible in evidence as provided by sections six hundred and ninety-one and six hundred and ninety-five of the Merchant Shipping Act, 1894, and those sections shall apply accordingly:

(d) In the case of the death of a master, seaman, or apprentice, leaving no dependants, no compensation shall be payable, if the owner of the ship is under the Merchant Shipping Act, 1894, liable to pay the expenses of burial:

(e) The weekly payment shall not be payable in respect of the period during which the owner of the ship is, under the Merchant Shipping Act, 1894, as amended by any subsequent enactment, or otherwise, liable to defray the expenses of maintenance of the injured master, seaman, or apprentice:

(f) Any sum payable by way of compensation by the owner of a ship under this Act shall be paid in full notwithstanding anything in section five hundred and three of the Merchant Shipping Act, 1894 (which relates to the limitation of a shipowner's liability in certain cases of loss of life, injury, or damage), but the limitation on the owner's liability imposed by that section shall apply to the amount recoverable by way of indemnity under the section of this Act relating to remedies both against employer and stranger as if the indemnity were damages for loss of life or personal injury :

(g) Subsections (2) and (3) of section one hundred and seventy-four of the Merchant Shipping Act, 1894 (which relates to the recovery of wages of seamen lost with their ship), shall apply as respects proceedings for the recovery of compensation by dependants of masters, seamen, and apprentices lost with their ship as they apply with respect to proceedings for the recovery of wages due to seamen and apprentices; and proceedings for the recovery of the recovery of compensation shall

in such a case be maintainable if the claim is made within eighteen months of the date at which the ship is deemed to have been lost with all hands:

(2) This Act shall not apply to such members of the crew of a fishing vessel as are remunerated by shares in the profits or the gross earnings of the working of such vessel,

(3) This section shall extend to pilots to whom Part X of the Merchant Shipping Act, 1894, applies, as if a pilot when employed on any such ship as aforesaid were a seaman and a member of the crew.

8.—(1) Where-

(i) the certifying surgeon appointed under the Factory and Workshop Act, 1901, for the district in which a workman is employed certifies that the workman is suffering from a disease mentioned in the Third Schedule to this Act and is thereby disabled from earning full wages at the work at which he was employed;

(ii) a workman is, in pursuance of any special rules or regulations made under the Factory and Workshop Act, 1901, suspended from his usual employment on account of having contracted any

such disease; or

(iii) the death of a workman is caused by any such disease; and the disease is due to the nature of any employment in which the workman was employed at any time within the twelve months previous to the date of the disablement or suspension. whether under one or more employers, he or his dependants shall be entitled to compensation under this Act as if the disease or such suspension as aforesaid were a personal injury by accident

arising out of and in the course of that employment, subject to the following modifications:-

(a) The disablement or suspension shall be treated as the happening of the accident;

(b) If it is proved that the workman has at the time of entering the employment wilfully and falsely represented himself in writing as not having previously suffered from the disease, compensation shall not be payable:

(c) The compensation shall be recoverable from the employer who last employed the workman during the said twelve months in the employment to the nature of which the disease was due:

Provided that-

(i) the workman or his dependants if so required shall furnish that employer with such information as to the names and addresses of all the other employers who employed him in the employment during the said twelve months as he or they may possess, and, if such information is not furnished. is not sufficient to enable that employer to take proceedings under the next following proviso, that employer upon proving that the disease was not contracted whilst the workman was in his employment shall not be liable to pay compensation; and

(ii) if that employer alleges that the disease was in fact contracted whilst the workman was in the employment of some other employer, and not whilst in his employment, he may join such other employer as a party to the arbitration, and if the allegation is proved that other employer shall be the employer from whom the compensation is to be recover-

able; and

(iii) if the disease is of such a nature as to be contracted by a gradual process, any other employers who during the said twelve months employed the workman in the employment to the nature of which the disease was due shall be liable to make to the employer from whom compensation is recoverable such contributions as, in default of agreement, may be determined in the arbitration under this Act for settling the amount of the compensation;

(d) The amount of the compensation shall be calculated with reference to the earnings of the workman under the employer from whom the compensation is

recoverable;

(e) The employer to whom notice of the death, disablement, or suspension is to be given shall be the employer who last employed the workman during the said twelve months in the employment to the nature of which the disease was due, and the notice may be given notwithstanding that the workman has voluntarily left his employment.

(f) If an employer or a workman is aggrieved by the action of a certifying or other surgeon in giving or refusing to give a certificate of disablement or in suspending or refusing to suspend a workman for the purposes of this section, the matter shall in accordance with regulations made by the Secretary of State be referred to a medical referee, whose decision shall be final.

(2) If the workman at or immediately before the date of the disablement or suspension was employed in any process mentioned in the second column of the Third Schedule to this Act, and the disease contracted is the disease in the first column of that Schedule set opposite the descrip-

tion of the process, the disease, except where the certifying surgeon certifies that in his opinion the disease was not due to the nature of the employment, shall be deemed to have been due to the nature of that employment, unless the employer proves the contrary.

(3) The Secretary of State may make rules regulating the duties and fees of certifying and other surgeons (including dentists)

under this section.

(4) For the purposes of this section the date of disablement shall be such date as the certifying surgeon certifies as the date on which the disablement commenced, or, if he is unable to certify such a date, the date on which the certificate is given: Provided that—

(a) Where the medical referee allows an appeal against a refusal by a certifying surgeon to give a certificate of disablement, the date of disablement shall be such date as the medical referee may

determine:

(b) Where a workman dies without having obtained a certificate of disablement, or is at the time of death not in receipt of a weekly payment on account of disablement, it shall be the date

of death.

(5) In such cases, and subject to such conditions as the Secretary of State may direct, a medical practitioner appointed by the Secretary of State for the purpose shall have the powers and duties of a certifying surgeon under this section, and this section shall be construed accordingly.

(6) The Secretary of State may make orders for extending the provisions of this section to other diseases and other processes, and to injuries due to the nature of any employment specified in the order not being injuries by accident, either without modification or subject to such modifications as may be contained in the order.

(7) Where, after inquiry held on the application of any employers or workmen engaged in any industry to which this section applies, it appears that a mutual company or trade insurance society for insuring against the risks under this section has been established for the industry, and that a majority of the employers engaged in that industry are insured against such risks in the company or society and that the company or society consents, the Secretary of State may, by Provisional Order, require all employers in that industry to insure in the company or society upon such terms and under such conditions and subject to such exceptions as may be set forth in the Order. Where such a company or society has been established, but is confined to employers in any particular locality or of any particular class, the Secretary of State may for the purposes of this provision treat the industry, as carried on by employers in that locality or of that class, as a separate industry.

(8) A Provisional Order made under this section shall be of no force whatever unless and until it is confirmed by Parliament, and if, while the Bill confirming any such Order is pending in either House of Parliament, a petition is presented against the Order, the Bill may be referred to a Select Committee, and the petitioner shall be allowed to appear and oppose as in the case of Private Bills, and any Act confirming any Provisional Order under this section may be repealed, altered,

or amended by a Provisional Order made and confirmed in like manner.

(9) Any expenses incurred by the Secretary of State in respect of any such Order, Provisional Order, or confirming Bill shall be defrayed out of moneys provided by Parliament.

(10) Nothing in this section shall affect the rights of a workman to recover compensation in respect of a disease to which this section does not apply, if the disease is a personal injury by accident within the meaning of this Act.

9.—(1) This Act shall not apply to persons in the naval or military service of the Crown, but otherwise shall apply to workmen employed by or under the Crown to whom this Act would apply if the employer were a private person:

Provided that in the case of a person employed in the private service of the Crown, the head of that department of the Royal Household in which he was employed at the time of the accident shall be deemed to be his employer.

(2) The Treasury may, by warrant laid before Parliament, modify for the purposes of this Act their warrant made under section one of the Superannuation Act, 1887, and inotwithstanding anything in that Act, or any such warrant, may frame schemes with a view to their being certified by the Registrar of Friendly Societies under this Act.

10.—(1) The Secretary of State may appoint such legally qualified medical practitioners to be medical referees for the purposes of this Act as he may, with the sanction of the Treasury, determine, and the remuneration of, and other expenses incurred by,

medical referees under this Act shall, subject to regulations made by the Treasury, be paid out of moneys provided by Parliament.

Where a medical referee has been employed as a medical practitioner in connection with any case by or on behalf of an employer or workman or by any insurers interested, he shall not act as medical referee in that case.

(2) The remuneration of an arbitrator appointed by a judge of county courts under the Second Schedule to this Act shall be paid out of moneys provided by Parliament in accordance with regulations made by the Treasury.

11.—(1) If it is alleged that the owners of any ship are liable as such owners to pay compensation under this Act, and at any time that ship is found in any port or river of England or Ireland, or within three miles of the coast thereof, a judge of any court of record in England or Ireland may, upon its being shown to him by any person applying in accordance with the rules of the court that the owners are probably liable as such to pay such compensation, and that none of the owners reside in the United Kingdom, issue an order directed to any officer of customs or other officer named by the judge requiring him to detain the ship until such time as the owners, agent, master, or consignee thereof have paid such compensation, or have given security, to be approved by the judge, to abide the event of any proceedings that may be instituted to recover such compensation and to pay such compensation and costs as may be awarded thereon; and any officer of customs or other officer to whom the order is directed shall detain the ship accordingly.

(2) In any legal proceeding to recover such compensation, the person giving security shall be made defendant, and the production of the order of the judge, made in relation to the security, shall be conclusive evidence of the liability of the defendant to the proceeding.

(3) Section six hundred and ninety-two of the Merchant Shipping Act, 1894, shall apply to the detention of a ship under this Act as it applies to the detention of a ship under that Act, and, if the owner of a ship is a corporation, it shall for the purposes of this section be deemed to reside in the United Kingdom if it has an office in the United Kingdom at which service of writs can be effected.

12.—(1) Every employer in any industry to which the Secretary of State may direct that this section shall apply shall, on or before such day in every year as the Secretary of State may direct, send to the Secretary of State a correct return specifying the number of injuries in respect of which compensation has been paid by him under this Act during the previous year, and the amount of such compensation, together with such other particulars as to the compensation as the Secretary of State may direct, and in default of complying with this section shall be liable on conviction under the Summary Jurisdiction Acts to a fine not exceeding five pounds.

(2) Any regulations made by the Secretary of State containing such directions as aforesaid shall be laid before both Houses of Parliament as soon as may be after they

are made.

In this Act, unless the context otherwise requires-

"Employer" includes any body of persons corporate or unincorporate and the legal personal representative of a deceased employer, and, where the services of a workman are temporarily lent or let on hire to another person by the person with whom the workman has entered into a contract of service or apprenticeship, the latter shall, for the purposes of this Act, be deemed to continue to be the employer of the workman whilst he is working for that other person;

"Workman" does not include any person employed otherwise than by way of manual labour whose remuneration exceeds two hundred and fifty pounds a year, or a person whose employment is of a casual nature and who is employed otherwise than for the purposes of the employer's trade or business, or a member of a police force, or an out worker, or a member of the employer's family dwelling in his house, but, save as aforesaid, means any person who has entered into or works under a contract of service or apprenticeship with an employer, whether by way of manual labour. clerical work, or otherwise, and whether the contract is expressed or implied, is oral or in writing;

Any reference to a workman who has been injured shall, where the workman is dead, include a reference to his legal personal representative or to his dependants or other person to whom or for whose benefit compensation is payable;

"Dependants" means such of the members of the workman's family as were wholly or in part dependent upon the earnings of the workman at the time of his death, or would but for the incapacity due to the accident have been so dependent, and where the workman, being the parent or grand parent of an illegitimate child, leaves such a child so dependent upon his earnings, or, being an illegitimate child, leaves a parent or grandparent so dependent upon his earnings, shall include such an illegitimate child and parent or grandparent respectively;

"Member of a family" means wife or husband, father, mother, grandfather, grandmother, stepfather, step-mother, son, daughter, grandson, granddaughter, stepson, step-daughter, brother, sister, half-brother, half-sister;

"Ship," "vessel," "seaman," and "port" have the same meanings as in the Merchant Shipping Act, 1894;

"Manager," in relation to a ship, means the ship's husband or other person to whom the management of the ship is entrusted by or on behalf of the owner:

"Police force" means a police force to which the Police Act, 1890, or the Police (Scotland) Act, 1890, applies, the City of London Police Force, the Royal Irish Constabulary, and the Dublin Metropolitan Police Force:

"Outworker" means a person to whom articles or materials are given out to be made up, cleaned, washed, altered, ornamented, finished, or repaired, or adapted for sale, in his own home or on other premises not under the control or management of the person who gave out the materials or articles;

The exercise and performance of the powers and duties of a local or other public authority shall, for the purposes of this Act, be treated as the trade or business of the authority;

"County court," "judge of the county court," "registrar of the

county court," "plaintiff," and "rules of court," as respects Scotland, mean respectively sheriff court, sheriff, sheriff clerk, pursue, and act of sederunt.

14. In Scotland, where a workman raises an action against his employer independently of this Act in respect of any injury caused by accident arising out of and in the course of the employment, the action, if raised in the sheriff court and concluding for damages under the Employers' Liability Act, 1880, or alternatively at common law or under the Employers' Liability Act, 1880, shall, notwithstanding anything contained in that Act, not be removed under that Act or otherwise to the Court of Session, nor shall it be appealed to that court otherwise than by appeal on a question of law; and for the purposes of such appeal the provisions of the Second Schedule to this Act in regard to an appeal from the decision of the sheriff on any question of law determined by him as arbitrator under this Act shall apply.

15.-(1) Any contract (other than a contract substituting the provisions of a scheme certified under the Workmen's Compensation Act, 1897, for the provisions of that Act) existing at the commencement of this whereby a workman relinquishes any right to compensation from the employer for personal injury arising out of and in the course of his employment, shall not, for the purposes of this Act, be deemed to continue after the time at which the workman's contract of service would determine if notice of the determination thereof were given at the commencement of this Act.

(2) Every scheme under the three years next preceding the Workmen's Compensation Act, injury, or the sum of one hundred

1897, in force at the commencement of this Act shall, if re-certified by the Registrar of Friendly Societies, have effect as if it were a scheme under this Act.

(3) The Registrar shall re-certify any such scheme if it is proved to his satisfaction that the scheme conforms, or has been so modified as to conform, with the provisions of this Act as to schemes.

(4) If any such scheme has not been so re-certified before the expiration of six months from the commencement of this Act, the certificate thereof shall be revoked.

16.—(I) This Act shall come into operation on the first day of July nineteen hundred and seven, but, except so far as it relates to references to medical referees, and proceedings consequential thereon, shall not apply in any case where the accident happened before the commencement of this Act.

(2) The Workmen's Compensation Acts, 1897 and 1900, are hereby repealed, but shall continue to apply to cases where the accident happened before the commencement of this Act, except to the extent to which this Act applies to those cases.

17. This Act may be cited as the Workmen's Compensation Act, 1906.

Scale and Conditions of Compensation. First Schedule.—(1) The amount of compensation under this Act shall be—

(a) where death results from the

injury—
(i) if the workman leaves any dependants wholly dependent upon his earnings, a sum equal to his earnings in the employment of the same employer during the three years next preceding the injury, or the sum of one hundred

and fifty pounds, whichever of those sums is the larger, but not exceeding in any case three hundred pounds, provided that the amount of any weekly payments made under this Act. and any lump sum paid in redemption thereof, shall be deducted from such sum, and, if the period of the workman's employment by the said employer has been less than the said three years, then the amount of his earnings during the said three years shall be deemed to be one hundred and fifty-six times his average weekly earnings during the period of his actual employment under the said emplover:

(ii) if the workman does not leave any such dependants, but leaves any dependants in part dependent upon his earnings, such sum, not exceeding in any case the amount payable under the foregoing provisions, as may be agreed upon, or, in default of agreement, may be determined, on arbitration under this Act, to be reasonable and proportionate to the injury to the said depend-

ants; and
(iii) if he leaves no dependants,
the reasonable expenses of his
medical attendance and burial,
not exceeding ten pounds;

(b) where total or partial incapacity for work results from the injury, a weekly payment during the incapacity not exceeding fifty per cent. of his average weekly earnings during the previous twelve months, if he has been so long employed, but if not then for any less period during which he has been in the employment of the same employer, such weekly payment not to exceed one pound:

Provided that-

(a) if the incapacity lasts less

than two weeks no compensation shall be payable in respect of the first week; and

(b) as respects the weekly payments during total incapacity of a workman who is under twenty-one years of age at the date of the injury, and whose average weekly earnings are less than twenty shillings, one hundred per cent. shall be substituted for fifty per cent. of his average weekly earnings, but the weekly payment shall in no case exceed ten shillings.

(2) For the purposes of the provisions of this schedule relating to "earnings" and "average weekly earnings" of a workman, the following rules shall be observed:—

(a) average weekly earnings shall be computed in such manner as is best calculated to give the rate per week at which the workman was being remunerated. Provided that where by reason of the shortness of the time during which the workman has been in the employment of his employer. or the casual nature of the employment, or the terms of the employment, it is impracticable at the date of the accident to compute the rate of remuneration. regard may be had to the average weekly amount which, during the twelve months previous to the accident, was being earned by a person in the same grade employed at the same work by the same employer, or, if there is no person so employed, by a person in the same grade employed in the same class of employment and in the same district

(b) where the workman had entered into concurrent contracts of service with two or more employers under which he worked at one time for one such employer

and at another time for another such employer, his average weekly earnings shall be computed as if his earnings under all such contracts were earnings in the employment of the employer for whom he was working at the time of the accident;

(c) employment by the same employer shall be taken to mean employment by the same employer in the grade in which the workman was employed at the time of the accident, uninterrupted by absence from work due to illness or any other unavoidable

cause;

(d) where the employer has been accustomed to pay to the workman a sum to cover any special expenses entailed on him by the nature of his employment, the sum so paid shall not be reckoned

as part of the earnings.

(3) In fixing the amount of the weekly payment, regard shall be had to any payment, allowance, or benefit which the workman may receive from the employer during the period of his incapacity, and in the case of partial incapacity the weekly payment shall in no case exceed the difference amount of the between the average weekly earnings of the workman before the accident and the average weekly amount which he is earning or is able to earn in some suitable employment or business after the accident, but shall bear such relation to the amount of that difference as under the circumstances of the case may appear proper.

(4) Where a workman has given notice of an accident, he shall, if so required by the employer, submit himself for examination by a duly qualified medical practitioner provided and paid by the employer, and, if he refuses to

submit himself to such examination, or in any way obstructs the same, his right to compensation, and to take or prosecute any proceeding under this Act in relation to compensation, shall be suspended until such examination

has taken place.

(5) The payment in the case of death shall, unless otherwise ordered as hereinafter provided, be paid into the county court, and any sum so paid into court shall, subject to rules of court and the provisions of this schedule, be invested, applied, or otherwise dealt with by the court in such manner as the court in its discretion thinks fit for the benefit of the persons entitled thereto under this Act, and the receipt of the registrar of the court shall be a sufficient discharge in respect of the amount paid in:

Provided that, if so agreed, the payment in case of death shall, if the workman leaves no dependants, be made to his legal personal representative, or, if he has no such representative, to the person to whom the expenses of medical attendance and burial are due.

(6) Rules of court may provide for the transfer of money paid into court under this Act from one court to another, whether or not the court from which it is to be transferred is in the same part of the United Kingdom as the court to which it is to be transferred.

(7) Where a weekly payment is payable under this Act to a person under any legal disability, a county court may, on application being made in accordance with rules of court, order that the weekly payment be paid during the disability into court, and the provisions of this schedule with respect to sums required by this schedule to be paid into court shall

apply to sums paid into court in pursuance of any such order.

(8) Any question as to who is a dependant shall, in default of agreement, be settled by arbitration under this Act, or, if not so settled before payment into court under this schedule, shall be settled by the county court, and the amount payable to each dependant shall be settled by arbitration under this Act. or. if not so settled before payment into court under this schedule, by the county court. Where there are both total and partial dependants nothing in this schedule shall be construed as preventing the compensation being allotted partly to the total and partly to the partial dependants.

(9) Where, on application being made in accordance with rules of court, it appears to a county court that, on account of neglect of children on the part of a widow, or on account of the variation of the circumstances of the various dependants, or for any other sufficient cause, an order of the court or an award as to the apportionment amongst the several dependants of any sum paid as compensation, or as to the manner in which any sum payable to any such dependant is to be invested, applied, or otherwise dealt with. ought to be varied, the court may make such order for the variation of the former order or the award. as in the circumstances of the case the court may think just.

(10) Any sum which under this schedule is ordered to be invested may be invested in whole or in part in the Post Office Savings Bank by the registrar of the county court

in his name as registrar.

(II) Any sum to be so invested may be invested in the purchase of an annuity from the National

Debt Commissioners through the Post Office Savings Bank, or be accepted by the Postmaster-General as a deposit in the name of the registrar as such, and the provisions of any statute or regulations respecting the limits of deposits in savings banks, and the declaration to be made by a depositor. shall not apply to such sums.

(12) No part of any money invested in the name of the registrar of any county court in the Post Office Savings Bank under this Act shall be paid out, except upon authority addressed to the Postmaster-General by the Treasury or, subject to regulations of the Treasury, by the judge or registrar of the county court.

(13) Any person deriving any benefit from any moneys invested in a post office savings bank under the provisions of this Act may. nevertheless, open an account in a post office savings bank or in any other savings bank in his own name without being liable to any penalties imposed by any statute or regulations in respect of the opening of accounts in two savings banks, or of two accounts in the same savings bank.

(14) Any workman receiving weekly payments under this Act shall, if so required by the employer, from time to time submit himself for examination by a duly qualified medical practitioner provided and paid by the employer. If the workman refuses to submit himself to such examination, or in any way obstructs the same, his right to such weekly payments shall be suspended until such examination has taken place.

(15) A workman shall not be required to submit himself for examination by a medical practitioner under paragraph (4) or paragraph (14) of this schedule otherwise than in accordance with regulations made by the Secretary of State, or at more frequent intervals than may be prescribed

by those regulations.

Where a workman has so submitted himself for examination by a medical practitioner, or has been examined by a medical practitioner selected by himself. and the employer or the workman, as the case may be, has within six days after such examination furnished the other with a copy of the report of that practitioner as to the workman's condition, then, in the event of no agreement being come to between the employer and the workman as to the workman's condition or fitness for employment, the registrar of a county court, on application being made to the court by both parties, may, on payment by the applicants of such fee not exceeding one pound as may be prescribed, refer the matter to a medical referee.

The medical referee to whom the matter is so referred shall, in accordance with regulations made by the Secretary of State, give a certificate as to the condition of the workman and his fitness for employment, specifying, where necessary, the kind of employment for which he is fit, and that certificate shall be conclusive evidence as to the matters so

certified.

Where no agreement can be come to between the employer and the workman as to whether or to what extent the incapacity of the workman is due to the accident, the provisions of this paragraph shall, subject to any regulations made by the Secretary of State, apply as if the question were a question as to the condition of the workman.

If a workman, on being required so to do, refuses to submit himself for examination by a medical referee to whom the matter has been so referred as aforesaid, or in any way obstructs the same, his right to compensation and to take or prosecute any proceeding under this Act in relation to compensation, or, in the case of a workman in receipt of a weekly payment, his right to that weekly payment, shall be suspended until such examination has taken place.

Rules of court may be made for prescribing the manner in which documents are to be furnished or served and applications made under this paragraph and the forms to be used for those purposes and, subject to the consent of the Treasury, as to the fee to be paid under this paragraph.

(16) Any weekly payment may be reviewed at the request either of the employer or of the workman, and on such review may be ended, diminished, or increased, subject to the maximum above provided, and the amount of payment shall, in default of agreement, be settled by arbitration under this Act:

Provided that where the workman was at the date of the accident under twenty-one years of age and the review takes place more than twelve months after the accident, the amount of the weekly payment may be increased to any amount not exceeding fifty per cent. of the weekly sum which the workman would probably have been earning at the date of the review if he had remained uninjured, but not in any case exceeding one pound.

(17) Where any weekly payment has been continued for not less than six months, the liability therefor may, on application by

or on behalf of the employer, be redeemed by the payment of a lump sum of such an amount as, where the incapacity is permanent, would, if invested in the purchase of an immediate life annuity from the National Debt Commissioners through the Post Office Savings Bank, purchase an annuity for the workman equal to seventy-five per cent. of the annual value of the weekly payment, and as in any other case may be settled by arbitration under this Act, and such lump sum may be ordered by the . committee or arbitrator or judge of the county court to be invested or otherwise applied for the benefit of the person entitled thereto: Provided that nothing in this paragraph shall be construed as preventing agreements being made for the redemption of a weekly payment by a lump sum.

(18) If a workman receiving a weekly payment ceases to reside in the United Kingdom, he shall thereupon cease to be entitled to receive any weekly payment, unless the medical referee certifies that the incapacity resulting from the injury is likely to be of a permanent nature. If the medical referee so certifies, the workman shall be entitled to receive quarterly the amount of the weekly payments accruing due during the preceding quarter so long as he proves, in such manner and at such intervals as may be prescribed by rules of court, his identity and the continuance of the incapacity in respect of which the weekly payment is payable.

(19) A weekly payment, or a sum paid by way of redemption thereof, shall not be capable of being assigned, charged, or attached and shall not pass to any other person by operation of law, nor shall any claim be set off against the same.

(20) Where under this schedule a right to compensation is suspended no compensation shall be payable in respect of the period of suspension.

(21) Where a scheme certified under this Act provides for payment of compensation by a friendly society, the provisions of the proviso to the first subsection of section eight, section sixteen, and section forty-one of the Friendly Societies Act, 1896, shall not apply to such society in respect of such scheme.

(22) In the application of this Act to Ireland the provisions of the County Officers and Courts (Ireland) Act, 1877, with respect to money deposited in the Post Office Savings Bank under that Act shall apply to money invested

in the Post Office Savings Bank

under this Act.

Arbitration, etc. Second Schedule.—(1) For the purpose of settling any matter which under this Act is to be settled by arbitration, if any committee, representative of an employer and his workmen, exists with power to settle matters under this Act in the case of the employer and workmen, the matter shall, unless either party objects by notice in writing sent to the other party before the committee meet to consider the matter, be settled by the arbitration of such committee, or be referred by them in their discretion to arbitration as hereinafter provided.

(2) If either party so objects, or there is no such committee, or the committee so refers the matter or fails to settle the matter within six months from the date of the claim, the matter shall be settled by a single arbitrator agreed on

by the parties, or in the absence of agreement by the judge of the county court, according to the procedure prescribed by rules of court.

(3) In England the matter, instead of being settled by the judge of the county court, may, if the Lord Chancellor so authorises, be settled according to the like procedure, by a single arbitrator appointed by that judge, and the arbitrator so appointed shall, for the purposes of this Act, have all the powers of that judge.

(4) The Arbitration Act, 1889, shall not apply to any arbitration under this Act; but a committee or an arbitrator may, if they or he think fit, submit any question of law for the decision of the judge of the county court, and the decision of the judge on any question of law, either on such submission, or in any case where he himself settles the matter under this Act, or where he gives any decision or makes any order under this Act. shall be final, unless within the time and in accordance with the conditions prescribed by rules of the Supreme Court either party appeals to the Court of Appeal; and the judge of the county court, or the arbitrator appointed by him, shall, for the purpose of proceedings under this Act, have the same powers of procuring the attendance of witnesses and the production of documents as if the proceedings were an action in the county court.

(5) A judge of county courts may, if he thinks fit, summon a medical referee to sit with him as an assessor.

(6) Rules of court may make provision for the appearance in any arbitration under this Act of any party by some other person.

(7) The costs of and incidental to the arbitration and proceedings

connected therewith shall be in the discretion of the committee, arbitrator, or judge of the county court, subject as respects such judge and an arbitrator appointed by him to rules of court. The costs, whether before a committee or an arbitrator or in the county court, shall not exceed the limit prescribed by rules of court, and shall be taxed in manner prescribed by those rules and such taxation may be reviewed by the judge of the county court.

(8) In the case of the death, or refusal or inability to act, of an arbitrator, the judge of the county court may, on the application of any party, appoint a new arbitrator.

(9) Where the amount of compensation under this Act has been ascertained, or any weekly payment varied, or any other matter decided under this Act. either by a committee or by an arbitrator or by agreement, a memorandum thereof shall be sent, in manner prescribed by rules of court, by the committee or arbitrator, or by any party interested, to the registrar of the county court who shall, subject to such rules, on being satisfied as to its genuineness, record such memorandum in a special register without fee, and thereupon the memorandum shall for all purposes be enforceable as a county court judgment.

Provided that—

(a) no such memorandum shall be recorded before seven days after the despatch by the registrar of notice to the parties interested; and

(b) where a workman seeks to record a memorandum of agreement between his employer and himself for the payment of compensation under this Act and the employer, in accordance with rules of court, proves that the workman has in fact returned to work and is earning the same wages as he did before the accident, and objects to the recording of such memorandum, the memorandum shall only be recorded, if at all, on such terms as the judge of the county court, under the circumstances, may think just; and

(c) the judge of the county court may at any time rectify the register; and

(d) where it appears to the registrar of the county court, on any information which he considers sufficient, that an agreement as to the redemption of a weekly payment by a lump sum. or an agreement as to the amount of compensation payable to a person under any legal disability. or to dependants, ought not to be registered by reason of the inadequacy of the sum or amount. or by reason of the agreement having been obtained by fraud or undue influence, or other improper means, he may refuse to record the memorandum of the agreement sent to him for registration, and refer the matter to the judge who shall, in accordance with rules of court, make such order (including an order as to any sum already paid under the agreement) as under the circumstances he may think just; and

(e) the judge may, within six months after a memorandum of an agreement as to the redemption of a weekly payment by a lump sum, or of an agreement as to the amount of compensation payable to a person under any legal disability, or to dependants, has been recorded in the register, order that the record be removed from the register on proof to his satisfaction that the agreement

was obtained by fraud or undue influence or other improper means, and may make such order (including an order as to any sum already paid under the agreement) as under the circumstances he may think just.

(10) An agreement as to the redemption of a weekly payment by a lump sum if not registered in accordance with this Act shall not, nor shall the payment of the sum payable under the agreement. exempt the person by whom the weekly payment is payable from liability to continue to make that weekly payment, and an agreement as to the amount of compensation to be paid to a person under a legal disability or to dependants, if not so registered, shall not, nor shall the payment of the sum payable under the agreement, exempt the person by whom the compensation is payable from liability to pay compensation, unless, in either case, he proves that the failure to register was not due to any neglect or default on his part.

(11) Where any matter under this Act is to be done in a county court, or by, to, or before the judge or registrar of a county court, then, unless the contrary intention appear, the same shall, subject to rules of court, be done in, or by, to, or before the judge or registrar of, the county court of the district in which all the parties concerned reside, or if they reside in different districts the district prescribed by rules of court, without prejudice to any transfer in manner provided by rules of court.

(12) The duty of a judge of county courts under this Act, or in England of an arbitrator appointed by him, shall, subject to rules of court, be part of the

duties of the county court, and the officers of the court shall act accordingly, and rules of court may be made both for any purpose for which this Act authorises rules of court to be made, and also generally for carrying into effect this Act so far as it affects the county court, or an arbitrator appointed by the judge of the county court, and proceedings in the county court or before any such arbitrator, and such rules may, in England, be made by the five judges of county courts appointed for the making of rules under section one hundred and sixty-four of the County Courts Act, 1888, and when allowed by the Lord Chancellor, as provided by that section, shall have full effect without any further consent.

(13) No court fee, except such as may be prescribed under paragraph (15) of the First Schedule to this Act, shall be payable by any party in respect of any proceedings by or against a workman under this Act in the court prior

to the award.

(14) Any sum awarded as compensation shall, unless paid into court under this Act, be paid on the receipt of the person to whom it is payable under any agreement or award, and the solicitor or agent of a person claiming compensation under this Act shall not be entitled to recover from him any costs in respect of any proceedings in an arbitration under this Act, or to claim a lien in respect of such costs on, or deduct such costs from, the sum awarded or agreed as compensation, except such sum as may be awarded by the committee, the arbitrator, or the judge of the county court, on an application made either by the person claiming compensation, or by his solicitor or agent, to determine the amount of costs to be paid to the solicitor or agent, such sum to be awarded subject to taxation and to the scale of costs prescribed by rules of court.

(15) Any committee, arbitrator, or judge may, subject to regulations made by the Secretary of State and the Treasury, submit to a medical referee for report any matter which seems material to any question arising in the arbitration.

(16) The Secretary of State may, by order, either unconditionally or subject to such conditions or modifications as he may think fit, confer on any committee representative of an employer and his workmen, as respects any matter in which the committee act as arbitrators, or which is settled by agreement submitted to and approved by the committee, all or any of the powers conferred by this Act exclusively on county courts or judges of county courts, and may by the order provide how and to whom the compensation money is to be paid in cases where, but for the order, the money would be required to be paid into court, and the order may exclude from the operation of provisoes (d) and of paragraph (9) of this Schedule agreements submitted to and approved by the committee, and may contain such incidental, consequential, or supplemental provisions as may appear to the Secretary of State to be necessary or proper for the purposes of the order.

(17) In the application of this

Schedule to Scotland—

(a) "County court judgment" as used in paragraph (9) of this Schedule means a recorded decree arbitral:

(b) Any application to the sheriff as arbitrator shall be heard, tried, and determined summarily

in the manner provided by section fifty-two of the Sheriff Courts (Scotland) Act. 1876, save only that parties may be represented by any person authorised in writing to appear for them and subject to the declaration that it shall be competent to either party within the time and in accordance with the conditions prescribed by act of sederunt to require the sheriff to state a case on any question of law determined by him, and his decision thereon in such case may be submitted to either division of the Court of Session, who may hear and determine the same and remit to the sheriff with instruction as to the judgment to be pronounced, and an appeal shall lie from either of such divisions to the House of Lords:

(c) Paragraphs (3), (4), and (8)

shall not apply.

(18) In the application of this schedule to Ireland the expression "judge of the county court" shall include the recorder of any city or town, and an appeal shall lie from the Court of Appeal to the House of Lords.

THIRD SCHEDULE.

| Description of Disease. | Description of Process. | | |
|--------------------------------------|---|--|--|
| Authrax | Handling of wool, hair, bristles, hides, and skins. | | |
| Lead poisoning or its sequelæ | Any process involving the use of lead or its preparations or compounds. | | |
| Mercury poisoning or its sequelæ. | Any process involving the use of mercury or its preparations or compounds. | | |
| Phosphorus poisoning or its sequelæ. | Any process involving the use of phosphorus or its preparations or compounds. | | |
| Arsenic poisoning or its sequelæ. | Any process involving the use of arsenic or its preparations or compounds. | | |
| Ankylostomiasis | Mining. | | |

Where regulations or special rules made under any Act of Parliament for the protection of persons employed in any industry against the risk of contracting lead poisoning require some or all of the persons employed in certain processes specified in the regulations or special rules to be periodically examined by a certifying or other surgeon, then, in the application of this schedule to that industry, the expression "process" shall, unless the Secretary of State

otherwise directs, include only the processes so specified.

It is only as a point of interest that the Act is given, for no employer would now think of being so insane as to neglect insuring himself against the heavy liabilities imposed by the Act. The main difficulty has been as to "casual" employment. The average business man will leave this interesting question to be fought out by the insurance companies.

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| 14d. | 1½d. | 1 <u>3</u> d. | 2d. | No. |
|--|---------------------|---------------------|---------|----------|
| £ s. d. | £ s. d. | £ s. d. | £ s. d. | |
| $0 4 0^{3}_{4}$ | 0 4 101 | o 5 84 | 0 6 6 | 39 |
| 0 4 2 | 0 5 0 | 0 5 10 | 0 6 8 | 40 |
| $0 \ 4 \ 3\frac{1}{4}$ | 0 5 12 | 0 5 113 | 0 6 10 | 41 |
| 0 4 4½ | 0 5 3 | 0 6 1½ | 070 | 42 |
| O 4 5¾ | 0 5 41/2 | 0 6 3 | 0 7 2 | 43 |
| 047 | 0 5 6 | 0 6 5 | 0 7 4 | 44 |
| o 4 8 1 | 0 5 7½ | $0.66\frac{63}{4}$ | 0 7 6 | 45 |
| 0 4 9 1 | 0 5 9 | 0 6 81 | 0 7 8 | 46 |
| 0 4 103 | 0 5 102 | 0 6 101 | 0 7 10 | 47 |
| 050 | 060 | 0 7 0 | 080 | 48 |
| 0 5 11 | 0612 | 0 7 13 | 0 8 2 | 49 |
| 0 5 2½ | 063 | 0 7 3½ | 0 8 4 | 50 |
| 0 5 3 3 | 0 6 41 | 0 7 54 | 0 8 6 | 51 |
| 0 5 5 | 066 | 077 | 0 8 8 | 52 |
| o 5 6 1 | 0 6 71 | o 7 84 | 0 8 10 | 58 |
| 0 5 71 | 069 | 0 7 10} | 090 | 54 |
| 0 5 83 | о б 10 1 | o 8 o } | 0 9 2 | 55 |
| 0 5 10 | 070 | 0 8 2 | 0 9 4 | 56 |
| 0 5 114 | 0712 | o 8 3¾ | 0 9 6 | 57 |
| o 6 o 1 | 0 7 3 | o 8 5½ | 0 9 8 | 58 |
| 0 6 1 | 0 7 41 | 0871 | 0 9 10 | 59 |
| 063 | 076 | 089 | 0 10 0 | 60 |
| 0 6 41 | 0 7 71 | 0 8 104 | 0 10 2 | 61 |
| 0 6 51 | 079 | $0 \ 9 \ 0^{1}_{2}$ | 0 10 4 | 62 |
| 0 6 63 | 0 7 101 | 0 9 21 | 0 10 6 | 63 |
| 068 | 080 | 0 9 4 | 0 10 8 | 64 |
| 0 6 94 | 0 8 1 1 | 0 9 54 | 0 10 10 | 65 |
| 0 6 10½ | 083 | 0 9 71 | OIIO | 66 |
| . o 6 m} | 084½ | 0 9 9} | 0 11 2 | 67 |
| 0 7 1 | 086 | 0 9 11 | 011 4 | 68 |
| 0 7 24 | 0 8 7½ | 0 10 03 | 011 6 | 69 |
| 0 7 3½ | 089 | 0 10 21 | 011 8 | 70 |
| 0 7 44 | 0 8 10½ | 0 10 44 | 0 11 10 | 71 |
| 0 7 6 | 0 9 0 | 0106 | 0 12 0 | 72 |
| 0 7 7 1 0 7 8 1 | 0 9 I½ | 0 10 73 | 0 12 2 | 78 |
| Management of the second secon | 0 9 3 | 0 10 91 | 0 12 4 | 74 |
| | 0 9 41 | 0 10 114 | 0126 | 75 70 |
| | 0 9 6 | 0 11 1 | 0 12 8 | 76 |
| | 0 9 $7\frac{1}{2}$ | 0 11 24 | 0 12 10 | 77 |
| 081½ | 099 | 0 11 41 | 0 13 0 | 78 |

| | | | | READY |
|------------|------------------------|-------------------------|--------------------------------|---------|
| No. | - 4d. | $\frac{1}{2}$ d. | $\frac{3}{4}$ d. | 1d. |
| | £ s. d. | f s. d. | f s. d. | £ s. d. |
| 79 | 0 I $7\frac{3}{4}$ | 0 3 3½ | 0 4 111 | 067 |
| 80 | о 18 | 0 3 4 | 0 5 0 | 068 |
| 81 | о і 8 1 | 0 3 4½ | 0 5 03 | 069 |
| 82 | o 1 8½ | 0 3 5 | 0 5 1 2 | 0 6 10 |
| 83 | o 1 83 | 0 3 5½ | 0 5 24 | 0 6 11 |
| . 84 | 0 1 9 | 0 3 6 | 0 5 3 | 070 |
| 85 | O I 9½ | 0 3 63 | 0 5 33 | 071 |
| 86 | 0 I 9½ | 0 3 7 | 0 5 4½ | 0 7 2 |
| 87 | O I 9\frac{3}{4} | 0 3 7 2 | 0 5 51 | 0 7 3 |
| 88 | 0 1 10 | 0 3 8 | 0 5 6 | 074 |
| 89 | O 1 10} | 0 3 8 2 | $0.5 6\frac{3}{4}$ | 0 7 5 |
| 90 | O I 10½ | 0 3 9 | 0 5 7½ | 076 |
| 91 | O I 104 | 0 3 9½ | 0 5 84 | 077 |
| 92 | 0 1 11 | 0 3 10 | 0 5 9 | 0 7 8 |
| 93 | 0 1 114 | 0 3 102 | 0 5 92 | 0 7 9 |
| 94 | O I II½ | 0 3 11 | O 5 10½ | 0 7 10 |
| 95 | $0.111\frac{3}{4}$ | 0 3 11½ | 0 5 114 | 0 7 11 |
| 96 | 0 2 0 | 0 4 0 | 060 | 080 |
| 97 | 0 2 0 | 0 4 02 | $0.60\frac{3}{4}$ | 081 |
| 98 | $0 \ 2 \ 0\frac{1}{2}$ | 0 4 1 | 0 6 11 | 0 8 2 |
| 99 | 0 2 03 | 0 4 I½ | 0 6 24 | 083 |
| 100 125 | 0 2 1 | 0 4 2 | 0 6 3 | 0 8 4 |
| 150 | 0 2 71 | 0 5 21 | 0 7 94 | 0105 |
| 175 | 0 3 1½ 0 3 7¾ | | 0 9 4½ 0 10 11½ | |
| 200 | 0 3 7 3 | 0 7 3½ 0 8 4 | 0 10 11 1 0 12 6 | 0147 |
| 250 | $0.5 2\frac{1}{2}$ | 0 10 5 | 0 15 71 | 1 0 10 |
| 300 | 0 6 3 | 0 12 6 | 0 18 9 | I 5 0 |
| 350 | 0 7 31 | 0 14 7 | 1 1 104 | I 9 2 |
| 400 | 0 8 4 | 0 16 8 | 1 5 0 | I 13 4 |
| 450 | 0 9 4½ | 0 18 9 | 1 8 1½ | 1176 |
| 500 | 0 10 5 | 1 0 10 | 1 11 3 | 2 I 8 |
| 1000 | 1 0 10 | 2 1 8 | 3 2 6 | 4 3 4 |
| 1250 | т б о } | 2 12 I | 3 18 1½ | 5 4 2 |
| 1500 | 1 11 3 | 3 2 6 | 4 13 9 | 650 |
| 2000 | 2 1 8 | 4 3 4 | 6 5 0 | 8 6 8 |
| 2500 | 2 12 1 | 5 4 2 | 7 16 3 | 10 8 4 |
| 3000 | 3 2 6 | -6 5 0 | 976 | 12 10 0 |
| 4000 | 4 3 4 | 8 6 8 | 12 10 0 | 16 13 4 |
| 5000 | 5 4 2 | 10 8 4 | 15 12 6 | 20 16 8 |

| 1½d. | 1½d. | 13d. | 2d. | No. |
|-----------------------------------|-------------------------|--|--|------------|
| £ s. d. | £ s. d. | £ s. d. | £ s. d. | |
| 0 8 23 | 0 9 10 1 | 0 II 64 | 0 13 2 | 79 |
| o 8 4 | 0 10 0 | 0 11 8 | 0134 | 80 |
| o 8 5‡ | 0 IO I ½ | O II 94 | 0136 | 81 |
| o 8 6½ | о го з | O II II | 0 13 8 | 82 |
| o 8 7 ³ / ₄ | 0 10 $4\frac{1}{2}$ | 0 12 14 | 0 13 10 | 88 |
| 089 | 0 10 6 | 0 12 3 | 0 14 0 | 84 |
| 0 8 10 1 | 0 10 71 | O 12 $4\frac{3}{4}$ | 0 14 2 | 85 |
| 0 8 113 | 0 10 9 | 0 12 62 | 0 14 4 | 86 |
| 0 9 04 | O IO IO1 | 0 12 84 | 0 14 6 | 87 |
| 0 9 2 | 011 0 | 0 12 10 | 0 14 8 | 88 |
| 0 9 31 | 0 II I½ | 0 12 11 $\frac{3}{4}$ | 0 14 10 | 89 |
| $0 9 4\frac{1}{2}$ | 0 11 3 | 0 13 1 1 | 0 15 0 | 90 |
| 0 9 53 | 0 11 4½ | 0 13 34 | 0 15 2 | 91 |
| 0 9 7 | 011 6 | O 13- 5 | 0 15 4 | 92 |
| 0 9 84 | 0 II $7\frac{1}{2}$ | 0 13 63 | 0 15 6 | 98 |
| 0 9 9} | 011 9 | 0 13 81 | 0 15 8 | 94 |
| 0 9 10} | O 11 10 1 | 0 13 104 | 0 15 10 | 95 |
| 0 10 0 | 0 12 0 | 0 14 0 | 0 16 0 | 96 |
| 0 10 14 | 0 12 1½ | 0 14 13 | 0 16 2 | 97 |
| 0 10 21 | 0 12 3 | 0 14 $3\frac{1}{2}$ | 0 16 4 | 98 |
| O 1O 34 | 0 12 41 | O 14 5} | 0 16 6 | 99 |
| 0 10 5 | 0126 | 0 14 7 | 0 16 8 | 100 |
| 0 13 04 | O 15 7½ | 0 18 23 | I O IO | 125 |
| 0 15 71 | 0 18 9 | I I 10½ | 1 5 0 | 150 |
| 0 18 23 | I I 10½ | 1 5 6½ | I 9 2 | 175 |
| 1 0 10 1 6 0 1 | I 5 O | I 9 2 | 1 13 4 | 200 |
| 기 마시네 그들은 아이들의 시청에를 당하는 | 1 11 3 1 17 6 | I 16 5½ | 2 1 8 | 250 |
| 1 11 3 1 16 5½ | e sumbon through a con- | $\begin{array}{c ccccccccccccccccccccccccccccccccccc$ | 2 10 0 | 300 350 |
| 2 1 8 | 2 3 9 2 10 0 | The state of the s | Control of the State of the Control of the State of the S | 400 |
| 2 6 10 1 | 2 16 3 | 2 18 4 3 5 7½ | | 450 |
| 2 12 I | 3 2 6 | 3 12 11 | 1 7 7 | 500 |
| 5 4 2 | 6 5 0 | 7 5 10 | 8 6 8 | 1000 |
| 6 10 21 | 7 16 3 | $9 \ 2 \ 3\frac{1}{2}$ | | 1250 |
| 7 16 3 | 976 | 10 18 9 | 10 8 4 | 1500 |
| 10 8 4 | 12 10 0 | 14 11 8 | 16 13 4 | 2000 |
| 13 0 5 | 15 12 6 | 18 4 7 | 20 16 8 | 2500 |
| 15 12 6 | 18 15 0 | 21 17 6 | 25 0 0 | 3000 |
| 20 16 8 | 25 0 0 | 29 3 4 | 33 6 8 | 4000 |
| 26 0 10 | 31 5 0 | 36 9 2 | 41 13 4 | 5000 |

| W. | 011 | | | READY | |
|---------------|---|------------------------------|-----------------------------|------------|--|
| <u>No.</u> | 2 ₄ d. | $2\frac{1}{2}$ d. | 2 <u>3</u> d. | 3d. | |
| | £ s. d. | £ s. d. | £ s. d. | f s. d. | |
| 1 | 0 0 24 | 0 0 21/2 | 0 0 23 | 003 | |
| 2 | 0 0 4½ | 0 0 5 | 0 0 51 | 0 0 6 | |
| 8 | 0 0 63 | 0 0 71 | 0 0 84 | 009 | |
| 4 | 009 | 0 0 10 | 0 0 11 | 0 1 0 | |
| 5 | 0 0 114 | 0 I 0½ | O 1 13 | 0 I 3 | |
| 6 | O I I 1 2 | 0 1 3 | O I 4½ | 0 I 6 | |
| 7 | O I 34 | O 1 5½ | O I 71 | 0 1 9 | |
| 8 | 0 I 6 | O 1 8 | 0 1 10 | 0 2 0 | |
| 9 10 | O I 84 | O I 10½ | 0 2 03 | 0 2 3 | |
| 11 | 0 1 101 | O 2 I | 0 2 31 | 0 2 6 | |
| 12 | $\begin{array}{c ccccccccccccccccccccccccccccccccccc$ | $0 2 3\frac{1}{2}$ | 0 2 61 | 0 2 9 | |
| 18 | | 0 2 6 | 0 2 9 | 0 3 0 | |
| 14 | - 34 | 0 2 81 | 0 2 113 | O 3 3 | |
| 15 | 0 2 7½ 0 2 9¾ | 0 2 11 | 0 3 2½ | 0 3 6 | |
| 16 | 0 3 0 | 031 1 034 | 0 3 51 | 0 3 9 | |
| 17 | 0 3 24 | | 0 3 8 | 0 4 0 | |
| 18 | $0.3 \ 4\frac{1}{2}$ | | 0 3 103 | 0 4 3 | |
| 19 | 0 3 64 | 0 3 9 0 3 11 1 | 0 4 11 | 0 4 6 | |
| 20 | 039 | 0 4 2 | 0 4 4 1 0 4 7 | 0.49 | |
| 21 | 0 3 114 | 0 + 4 + 2 = 0 | 0 4 7 0 4 9 1 | 0 5 0 | |
| 22 | $0.41\frac{1}{2}$ | 0 4 7 | | O 5 3 | |
| 28 | 0 4 3 4 | 0 4 9 2 | 0 5 0½ 0 5 3½ | | |
| 24 | 0 4 6 | 0 5 0 | 0 5 6 | 059 | |
| 25 | 0 4 84 | 0 5 21 | 0 5 8 § | | |
| 26 | 0 4 10½ | 0 5 5 | 0 5 11} | 063 066 | |
| 27 | 0 5 03 | 0 5 71 | 0 6 2 1 | 069 | |
| 28 | 0 5 3 | 0 5 10 | 065 | 070 | |
| 29 | 0 5 54 | o 6 o} | 0673 | 0 7 3 | |
| 80 | O 5 7½ | 0 6 3 | 0 6 10 1 | 0 7 6 | |
| 31 | 0 5 93 | 0 6 51 | 0 7 14 | 079 | |
| 32 | 060 | 068 | 0 7 4 | 080 | |
| 33 34 | 0 6 24 | o 6 10½ | 0 7 63 | 083 | |
| 34 35 | 0 6 43 | 0 7 1 | 0 7 91 | 086 | |
| 36 | 0663 | 0 7 31 | 0 8 0∤ | 089 | |
| 37 | | 0 7 6 | 083 | 090 | |
| 38 | | 0 7 81 | 0 8 5 3 | 093 | |
| 89 | C | 0 7 11 | 0 8 8½ | 096 | |
| 4 44 1 | 0 7 34 | 0 8 11/2 | 0 8 114 | 0 9 9 | |

| - | 77 | C | ~ | 1 | AT | E | 73 |
|---|----|---|----|---|----|---|----|
| | ᆮ | • | c. | u | TA | £ | л |

| 3 ₄ d. | 3½d. | 3 ³ / ₄ d. | 4d. | No. |
|--|-----------------------------|--|----------|----------|
| f s. d . | £ s. d. | £ s. d. | £ s. d. | |
| o o 3 1 | 0 0 3½ | 0 0 34 | 0 0 4 | 1 |
| o o 6½ | 0 0 7 | 0 0 71 | 0 0 8 | 2 |
| $0 \ 0 \ 9^{3}_{4}$ | $0 0 10\frac{1}{2}$ | 0 0 114 | OIO | 3 |
| OII | O I 2 | 0 1 3 | 0 1 *4 | 4 |
| $0 	ext{ 1 } 4\frac{1}{4}$ | O I 5½ | o 1 63 | o 1 8 | 5 |
| O I 7½ | 0 1 9 | 0 1 102 | 0 2 0 | 6 |
| $0 	ext{ I } 10\frac{3}{4}$ | $0 2 0\frac{1}{2}$ | $0 2 2\frac{1}{4}$ | 0 2 4 | 7 |
| 0 2 2 | 0 2 4 | 0 2 6 | 0 2 8 | 8 |
| O 2 5½ | $0 2 7\frac{1}{2}$ | 0 2 93 | 0 3 0 | 9 |
| 0 2 8 1 | 0 2 11 | O 3 1½ | 0 3 4 | 10 |
| O 2 114 | $0 \ 3 \ 2\frac{1}{2}$ | 0 3 54. | 0 3 8 | 11 |
| 0 3 3 | 0 3 6 | 0 3 9 | 0 4 0 | 12 |
| 0 3 64 | $0 3 9\frac{1}{2}$ | $0 \ 4 \ 0\frac{3}{4}$ | 0 4 4 | 13 |
| 0 3 9½ 0 4 0¾ | 0 4 1 | 0 4 41 | 0 4 8 | 14 |
| | 0 4 41 | 0 4 84 | 0 5 0 | 15 |
| Control of the second of the s | 0 4 8 | 0 5 0 | 0 5 4 | 16 |
| | 0 4 112 | 0 5 33 | 0 5 8 | 17 |
| | 0 5 3 | 0 5 7 2 | 060 | 18 |
| 0 5 1 1 0 5 5 | 0 5 6 1 | 0 5 114 | 064 | 19 |
| 0 5 81 | 0 5 10 0 6 14 | 063 066 3 | 068 | 20 |
| $0.5 11\frac{1}{2}$ | | | 070 | 21 |
| $0.62\frac{3}{4}$ | об 5 об 8 1 3 | | 0 7 4 | 22 |
| 066 | 070 | $\begin{array}{cccccccccccccccccccccccccccccccccccc$ | 078 | 23 24 |
| 0 6 9} | 0 7 3½ | 0 7 9 3 | | 24 25 |
| $0 7 0 \frac{1}{2}$ | | 0 8 1½ | 0 8 4 | 26 |
| 0 7 3 3 | O 7 7 O 7 10½ | 0 8 51 | 0 9 0 | 27 |
| 077 | 0 8 2 | 089 | 0 9 4 | 28 |
| 0 7 104 | 0 8 5½ | 0 9 of | 0 9 8 | 29 |
| o 8 1½ | 089 | 0 9 41 | 0 10 0 | 80 |
| 0 8 44 | 0 9 0} | 0 9 81 | 0 10 4 | 31 |
| 088 | 0 9 4 | 0 10 0 | 0 10 . 8 | 82 |
| 0 8 11 1 | 0 7 71 | 0 10 33 | 0 11 0 | 33 |
| 0 9 22 | 0 9 11 | 0 IO 7½ | 011 4 | 34 |
| 0 9 53 | O IO 2½ | 0 10 114 | 011 8 | 85 |
| 0 9 9 | 0 10 6 | 0113 | 0 12 0 | 36 |
| 0 10 04 | 0 10 9½ | 0 II 6¾ | 0 12 4 | 87 |
| 0 10 31 | OIII | 0 11 10} | 0 12 8 | 38 |
| o to 6 3 | O II 4½ | C 12 24 | 0 13 0 | 39 |

| No. | 01.7 | 1 | | READ |
|----------|--|---|-----------------------|---------|
| No. | $2\frac{1}{4}$ d. | $2\frac{1}{2}d$. | 2 <u>3</u> d. | 3d. |
| 4.0 | £ s. d. | f s. d. | £ s. d. | £ s. d. |
| 40 | 0 7 6 | 0 8 4 | 0 9 2 | 0 10 0 |
| 41 42 | 0 7 81 | 0 8 61 | 0 9 4월 | 0 10 3 |
| 43 | 0 7 10} | 089 | 0 9 71 | 0 10 6 |
| 44 | $\begin{array}{ c c c c c c c c c c c c c c c c c c c$ | 0 8 112 | 0 9 101 | 0 ro 9 |
| 45 | | 0 9 2 | 0 10 1 | 0 11 0 |
| 46 | 0 8 51 | 0 9 4½ | 0 10 33 | 0 11 3 |
| 47 | 0 8 7½ | 0 9 7 | 0 10 61 | 011 6 |
| 48 | | 0 9 9 2 | 0 10 94 | 011 9 |
| 49 | | 0 10 0 | OIIO | 0 12 0 |
| 50 | | 0 10 21 | O II 234 | 0 12 3 |
| 51 | 0 9 4½ | 0 10 5 | O I I 5½ | 0 12 6 |
| 52 | 0 9 9 | 0 10 71/2 | 011 84 | 0 12 9 |
| 53 | 0 9 114 | 0 10 10 | OIIII | 0 13 0 |
| 54 | 0 10 11 | 0 II 0½ | 0 12 13 | 0 13 3 |
| 55 | 0 10 34 | 011 3 | 0 12 41 | 0136 |
| 56 | 0 10 6 | $\begin{array}{c ccccccccccccccccccccccccccccccccccc$ | 0 12 74 | 0 13 9 |
| 57 | 0 10 84 | 0 11 10 | 0 12 10 | 0 14 0 |
| 58 | 0 10 101 | 0 12 1 | 0 13 04 | 0 14 3 |
| 59 | 0 II 03 | 0 12 1 | 0 13 31 | 0 14 6 |
| 60 | 0 11 3 | 0 12 32 | 0 13 6 | 0 14 9 |
| 61 | 0 11 54 | 0 12 81 | | 0 15 0 |
| 62 | 0 11 71 | 0 12 11 | J 74 | 0 15 3 |
| 68 | 011 93 | 0 13 11 | | 0156 |
| 64 | 0 12 0 | 013 4 | 0 14 54 | 0 15 9 |
| 65 | 0 12 21 | 013 6 | 0 14 103 | |
| 66 | 0 12 41 | 013 9 | 0 15 11 | 0163 |
| 67 | 0 12 63 | 0 13 111 | 0 15 41 | 0 16 9 |
| 68 | 0 12 9 | 0 14 2 | 0 15 7 | 0 17 0 |
| 69 | 0 12 114 | 0 14 4 1 | 0 15 93 | 0 17 3 |
| 70 | 0 13 11/2 | 0 14 7 | $0.16 \ 0\frac{1}{2}$ | 0 17 6 |
| 71 | O 13 34 | 0 14 91 | 0 16 34 | 0 17 9 |
| 72 | 0136 | 0 15 0 | 0 16 6 | 0 18 0 |
| 78 | 0 13 81 | O 15 2½ | 0 16 83 | 0 18 3 |
| 74 | 0 13 10} | 0 15 5 | 0 16 111 | 0 18 6 |
| 75 | 0 14 04 | 0 15 71 | 0 17 2 | 0 18 9 |
| 76 | 0 14 3 | 0 15 10 | 0 17 5 | 0 19 0 |
| 77 78 | 0 14 54 | 0 16 01 | O 17 78 | 0 19 3 |
| 10 | 0 14 71 | 0 16 3 | 0 17 10} | 0 19 6 |

| · 3 ¹ / ₄ d. | 3½d. | 3 ³ ₄ d. | 4d. | No. |
|------------------------------------|---|--|----------------|----------|
| £ s. d. | £ s. d. | £ s. d. | £ s. d. | |
| O IO IO | 0 11 8 | 0 12 6 | 0 13 4 | 40 |
| 0 11 14 | 0 11 112 | 0 12 93 | 0 13 8 | 41 |
| 0 II 4½ | 0 12 3 | 0 13 11 | 0 14 0 | 42 |
| O II $7\frac{3}{4}$ | 0 12 61 | $0.13 	5\frac{1}{4}$ | 0144 | 43 |
| 0 11 11 | 0 12 10 | 0139 | 0 14 8 | 44 |
| O 12 $2\frac{1}{4}$ | 0 13 12 | $0.14 0^{3}_{4}$ | 0 15 0 | 45 |
| O 12 $5\frac{1}{2}$ | 0 13 5 | 0 14 $4\frac{1}{2}$ | 0 15 4 | 46 |
| O 12 $8\frac{3}{4}$ | 0 13 $8\frac{1}{2}$ | 0 14 84 | 0 15 8 | 47 |
| 0 13 0 | 0 14 0 | 0 15 0 | 0 16 0 | 48 |
| 0 13 34 | 0 14 31 | 0 15 34 | 0 16 4 | 49 |
| 0 13 6 1 | 0 14 7 | 0 15 71 | 0 16 8 | 50 |
| O 13 9¾ | 0 14 $10\frac{1}{2}$ | 0 15 114 | 0 17 0 | 51 |
| 0 14 1 | 0 15 2 | 0 16 3 | 0 17 4 | 52 |
| 0 14 44 | 0 15 51 | 0 16 63 | 0 17 8 | 58 |
| 0 14 $7\frac{1}{2}$ | 0 15 9 | 0 16 103 | 0 18 0 | 54 |
| 0 14 10 3 | 0 16 03 | 0 17 24 | 0 18 4 | 55 |
| 0 15 2 | 0 16 4 | 0176 | 0 18 8 | 56 |
| 0 15 54 | 0 16 71 | 0 17 94 | 0 19 0 | 57 |
| O 15 8½ | 0 16 11 | 0 18 $1\frac{1}{2}$ | 0194 | 58 |
| 0 15 114 | 0 17 2½ | O 18 54 | 0 19 8 | 59 |
| 0 16 3 | 0176 | 0 18 9 | 100 | 60 |
| 0 16 64 | $0.17 	 9\frac{1}{2}$ | 0 19 03 | 104 | 61 |
| $0.16.9\frac{1}{2}$ | 0 18 1 | 0 19 4 | 108 | 62 |
| 0 17 04 | 0 18 $4\frac{1}{2}$ | 0 19 84 | 1 1 0 | 63 |
| 0 17 4 | 0 18 8 | I O O | 1 1 4 | 64 |
| 0 17 74 | 0 18 11 1 | 1 O 3 ³ / ₄ | 1 1 8 | 65 |
| 0 17 10½ 0 18 1¾ | 0 19 3 | I O 7½ | I 2 0 | 66 |
| | 0 19 6] | 1 0 114 | 1 2 4 | 67 |
| 0 18 5 0 18 8] | 1 0 11 | I 1 3 | 1 2 8 | 68 |
| 0 18 11 2 | Constant Charles and Africa Sal | 1 1 63 | 1 3 0 | 69 |
| 0 10 112 0 19 $2\frac{3}{4}$ | I O 5 I O 8½ | I I IO1 | 1 3 4 | 70 |
| 0 19 6 | 100 2 | I 2 2 1 1 2 6 | 1 3 8 | 71 |
| 0 19 0 | 1 1 3½ | | 1 4 0 | 72 |
| I O O | | -/+ | T 4 4 | 78 |
| $1 O 3\frac{3}{4}$ | 1 1 10] | | 1 4 8 | 74 |
| I O 7 | I 2 2 | I 3 54 | 1 5 0 | 75 70 |
| 1 0 104 | $\begin{array}{c ccccccccccccccccccccccccccccccccccc$ | 1 3 9 1 4 0 ³ | 1 5 4 1 5 8 | 76 |
| 1 1 1] | 1 2 9 | $\begin{array}{cccccccccccccccccccccccccccccccccccc$ | 1 5 8 1 6 0 | 77 78 |
| | | * 4 42 | 1 0 0 | 10 |

| No | 013 | READ' | | |
|------------|-------------------------------|---|--------------------------|----------------|
| No. | $2\frac{1}{4}$ d. | $2\frac{1}{2}d$. | 2 <u>3</u> d. | 3d. |
| | f s. d. | £ s. d. | £ s. d. | £ s. d. |
| 79 | 0 14 94 | 0 16 51 | 0 18 14 | 0 19 9 |
| 80 | 0 15 0 | 0 16 8 | 0 18 4 | I O O |
| 81 | 0 15 24 | 0 16 102 | 0 18 64 | 103 |
| 82 | 0 15 41 | 0 17 1 | 0 18 $9\frac{1}{2}$ | I 0 6 |
| 88 | 0 15 63 | O 17 3½ | 0 19 04 | 1 0 9 |
| 84 | 0 15 9 | 017 6 | 0 19 3 | I I O |
| 85 86 | 0 15 114 | 0 17 81 | 0 19 54 | I I 3 |
| 87 | 0 16 11 | 0 17 11 | 0 19 81 | I I 6 |
| 88 | 0 16 3\frac{3}{4} | O 18 1½ | 0 19 114 | T 1 9 |
| 89 | | 0 18 4 | I O 2 | I 2 O |
| 90 | 0 16 84 | 0 18 6 | $1 0 4\frac{3}{4}$ | 1 2 3 |
| 91 | | 0 18 9 | I O 7½ | 126 |
| 92 | 병사 기업은 매일은 전혀 있는 경험을 꾸다고 | 0 18 11 2 | 1 0 10 1 | I 2 9 |
| 93 | 0 17 3 | 0 19 2 | III | 1 3 0 |
| 94 | 0 17 $\frac{54}{7}$ | 1 7 72 | I I 334 | 1 3 3 |
| 95 | $0.17 	 9\frac{3}{4}$ | 0 19 7 0 19 $9\frac{1}{2}$ | 1 1 6½ | 1 3 6 |
| 96 | 0 18 0 | I O O | I I 94 I 2 0 | 1 3 9 |
| 97 | 0 18 2} | $\begin{array}{c ccccccccccccccccccccccccccccccccccc$ | I 2 0 I 2 23 | I 4 0 |
| 98 | 0 18 41 | 1 0 5 | 1 2 5 2 | 1 4 3 |
| 99 | 0 18 63 | 1 0 71 | 1 2 81 | |
| 100 | 0 18 9 | 1 0 10 | 1 2 11 | 1 4 9 1 5 0 |
| 125 | 1 3 54 | 1 6 0½ | I 8 73 | I II 3 |
| 150 | -1 8 1 1 | 1 11 3 . | I 14 4½ | 1 17 6 |
| 175 | 1 12 93 | 1 16 5½ | 2 0 14 | 2 3 9 |
| 200 | 1 17 6 | 2 1 8 | 2 5 10 | 2 10 0 |
| 250 | 2 6 10½ | 2 12 1 | 2 17 31 | 3 2 6 |
| 300 | 2 16 3 | 3 2 6 | 3 8 9 | 3 15 0 |
| 350 | $3 \ 5 \ 7\frac{1}{2}$ | 3 12 11 | 4 0 2½ | 476 |
| 400 450 | 3 15 0 | 4 3 4 | 4 11 8 | 5 ,0 30 |
| 400 500 | $4 	 4 	 4\frac{1}{2}$ | 4 13 9 | 5 3 1½ | 5 12 6 |
| 1000 | 4 13 9 | 5 4 2 | 5 14 7 | 650 |
| 1250 | 9 7 6 11 12 4 1 | 10 8 4 | 11 9 2 | 12 10 0 |
| 1500 | | 13 0 5 | 14 6 5 1 | 15 12 6 |
| 2000 | 14 1 3 18 15 0 | 15 12 6 | 17 3 9 | 18 15 0 |
| 2500 | | 20 16 8 26 0 10 | 22 18 4 | 25 0 0 |
| 3000 | 23 8 9 28 2 6 | | 28 12 11 | 31 5 O |
| 4000 | 37 10 0 | 31 5 0 41 13 4 | 34 <i>7</i> 6 45 16 8 | 37 IO Ö |
| 5000 | 46 17 6 | 52 1 8 | | 50 0 0 |
| | - 1/ T | J- 1 U] | 57 5 10 | 62 10 0 |

| 31d. | 3½d. | 3 <u>3</u> d. | 4d. | No. |
|--------------------------------|-----------------------------------|-----------------------------------|---------|------|
| \pounds s. d. | £ s. d. | £, s. d. | £ s. d. | |
| I I 4∯ | 1 3 O ¹ / ₂ | 1 4 8 <u>1</u> | ĩ 6 4 | 79 |
| i i 8 | I 3 4 | i 1 5 0 | ı 68 | 80 |
| Į I II <u>‡</u> | I 3 $7\frac{1}{2}$ | I 5 3 ³ / ₄ | I 7 O | 81 |
| . I 2 2½ | 1 3 11 | 1 5 $7\frac{1}{2}$ | 1 7 4 | 82 |
| 1 2 53 | I 4 2½ | I 5 II4 | 1 7 8 | 83 |
| 129 | í 4 6 | 1 6 3 | 180 | 84 |
| . 1 3 04 | I 4 9^{1}_{2} | $1 6 6\frac{3}{4}$ | I 8 4 | 85 |
| 1 3 3½ | 1 5 1 | 1 6 10½ | 1 8 8 | 86 |
| 1 3 63 | I 5 4½ | I 7 24 | 190 | 87 |
| 1 3 10 | 1 5 8 | 176 | 1 9 4 | 88 |
| I 4 I1. | 1 5 11½ | I 7 94 | 198 | 89 |
| 1 4 $4\frac{1}{2}$ | 1 6 3 | 1 8 1½ | I 10 O | 90 |
| I 4 $7\frac{3}{4}$ | 1 6 6½ | I 8 54 | 1 10 4 | 91 |
| 1411 | 1 6 10 | I 8 9 | I 10 8 | 92 |
| I 5 24 | I 7 1½ | 1 9 0∦ | I II O | 98 |
| 1 5 5½ | 1 7 5 | $194\frac{1}{2}$ | 1 11 4 | 94 |
| 1 5 $8\frac{3}{4}$ | 1 7 81 | 1 9 84 | I 11. 8 | 95 |
| 160 | 180 | 1 10 0 | I I2 O | 96 |
| 1 6 3 1 | 1 8 3½ | 1 10 34 | 1 12 4 | 97 |
| 1 6 6½ | t 8 7 | 1 10 $7\frac{1}{2}$ | 1 12 8 | 98 |
| ı 6 9∦ | 1 8 to l | 1 10 (14 | 1 13 0 | 99 |
| 1 7 1 | 192 | 1 11 3 | 1134 | 100 |
| 1 13 101 | 1 16 5½ | 1 19 03 | 2 1 8 | 125 |
| 2 0 7 | 2 3 9 | 2 6 102 | 2 10 0 | 150 |
| 2 7 44 | 2 11 02 | 2 14 84 | 2 18 4 | 175 |
| 2 14 2 | 2 18 4 | 3 2 6 | 3 6 8 | 200 |
| 3 7 8½ | 3 12 11 | 3 18 1½ | 4 3 4 | 250 |
| 4 1 3 | 476 | 4 13 9 | 5 0 0 | 300 |
| 4 14 9½ | 5 2 1 | $594\frac{1}{2}$ | 5 16 8 | 350 |
| 5 ,8 ,4 | 5 16 8 | 6 5 0 | 6 13 4 | 400 |
| "6 1 10 <u>‡</u> 6 15 5 | биз | 7 0 71 | 7 10 0 | 450 |
| | 7 5 10 | 7 16 3 | 8 6 8 | 500 |
| (3 10 10 | 14 11 8 | 15 12 6 | 16 13 4 | 1000 |
| 16 18 6] 20 6 3 | 18 4 7 | 19 10 71 | 20 16 8 | 1250 |
| 사람이 얼마나 보다 하는 경기 위한 🧡 모르는 것이다. | 21 17 6 | 23 8 9 | 25 0 0 | 1500 |
| | 29 3 4 | 31 5 0 | 33 6 8 | 2000 |
| 33 17 1 40 12 6 | 36 9 2 | 39 I 3 | 41 13 4 | 2500 |
| | 43 15 0 | 46 17 6 | 50 0 0 | 3000 |
| 54 3 4 | 58 6 8 | 62 10 0 | 66 13 4 | 4000 |
| 67 14 2 | 72 18 4 | 78 2 6 | 83 6 8 | 5000 |

| No. | 4½d. | 4½d. | 4 <u>3</u> d. | 5d. |
|----------|--|---------------------|------------------------------------|-------------------|
| | £ s. d. | £ s. d. | £ s. d. | £ s. d. |
| 1 | 0 0 44 | o o 4½ | $0 0 4\frac{3}{4}$ | 0 0 5 |
| 2 | 0 0 81 | 0 0 9 | $0 0 9\frac{1}{2}$ | 0 0 10 |
| 3 | $0.1 	ext{ } 0\frac{3}{4}$ | O I I1/2 | $0 	 1 	 2\frac{1}{4}$ | O I 3 |
| 4 | 0 1 5 | о 1 б | 0 I 7 | 0 1 8 |
| 5 | O 1 9‡ | 0 1 102 | 0 1 113 | O 2 I |
| 6 | $0 2 1\frac{1}{2}$ | 0 2 3 | $0 2 4\frac{1}{2}$ | 0 2 6 |
| 7 | 0 2 5 3 | $0 2 7\frac{1}{2}$ | $0 2 9^{1}_{4}$ | 0 2 11 |
| 8 | 0 2 10 | 0 3 0 | 0 3 2 | 0 3 4 |
| 9 | 0 3 24 | $0 3 4\frac{1}{2}$ | 0 3 63 | 0 3 9 |
| 10 | 0 3 6 1 | 0 3 9 | O 3 II ¹ / ₂ | 0 4 2 |
| 11 | 0 3 104 | 0 4 12 | 0 4 44 | 0 4 7 |
| 12 | 0 4 3 | 0 4 6 | 0 4 9 | 050 |
| 13 | 0 4 74 | 0 4 $10\frac{1}{2}$ | O 5 13 | O 5 5 |
| 14 | 0 4 112 | O 5′ 3 | 0 5 61 | 0 5 10 |
| 15 | 0 5 3 3 | 0 5 7½ | 0 5 114 | 063 |
| 16 | 0 5 8 | 060 | 064 | 068 |
| 17 | 0 6 0 1 | 0 6 41 | o 6 83 | 071 |
| 18 | $0 6 4\frac{1}{2}$ | 069 | 0 7 1½ | 076 |
| 19 | o 6 8¾ | 0 7 11 | 0 7 64 | 0 7 11 |
| 20 | 071 | 0 7 6 | 0 7 11 | 084 |
| 21 | 0 7 51 | 0 7 101 | 0 8 34 | 089 |
| 22 | 0 7 92 | 083 | 0 8 8½ | 0 9 2 |
| 23 | 0 8 14 | 0 8 7½ | 0 9 1} | 097 |
| 24 | 086 | 0 9 0 | 0 9 6 | 0 10 0 |
| 25 | 0 8 101 | 0 9 41 | 0 9 103 | 0 10 5 |
| 26 | 0 9 21 | 0 9 9 | 0 10 3½ | 0 10 10 0 II 3 |
| 27 | 0 9 64 | 0 10 1½ 0 10 6 | 0 10 84 0 11 1 | 0 11 3 0 11 8 |
| 28 29 | 0 9 11 | 0 10 10 7 | O II 53 | 0 12 1 |
| 29 30 | 0 10 3\frac{1}{2} 0 10 7\frac{1}{2} | 0 10 10g | 0 11 102 | 012 6 |
| 30 31 | 0 10 11\frac{1}{2} | 0 11 71 | 0 12 $3\frac{1}{4}$ | 0 12 11 |
| 32 | 0 10 114 | 0 12 0 | 0 12 8 | 0 13 4 |
| 38 | 0 11 8 | 0 12 $4\frac{1}{2}$ | 0 13 04 | 013 9 |
| 84 | 0.11 	04 0.12 $0\frac{1}{2}$ | 0 12 9 | 0 13 51 | 0 14 2 |
| 85 | 0 12 $6\frac{3}{4}$ | 0 13 11 | 1 13 104 | 0 14 7 |
| 36 | 0 12 9 | 0136 | 0 14 3 | 0 15 0 |
| 37 | 0 13 14 | 0 13 10} | 0 14 74 | 0 15 5 |
| 38 | 0 13 51 | 0 14 3 | 0 15 02 | 0 15 10 |
| 39 | 0 13 94 | 0 14 72 | $0.15 	 5\frac{1}{4}$ | 0.16 3 |

| 5¼d. | 5½d. | 5¾d. | 6d. | No. |
|-----------------------------|----------------------|---------------------|---------|-----|
| £ s. d. | f s. d. | £ s. d. | £ s. d. | |
| 0 0 54 | 0 0 5½ | 0 0 53 | 0 0 6 | 1 |
| 0 0 102 | 0 0 11 | $0 0 11\frac{1}{2}$ | 0 I 0 | 2 |
| O I 3\frac{3}{4} | 0 I 4½ | O I 54 | 0 I 6 | 3 |
| 0 1 9 | 0 1 10 | OIII | 0 2 0 | 4 |
| 0 2 21 | $0 2 3\frac{1}{2}$ | 0 2 44 | 0 2 6 | 5 |
| $0 2 7\frac{1}{2}$ | 0 2 9 | $0 2 10\frac{1}{2}$ | 0 3 0 | 6 |
| 0 3 03 | 0 3 21 | 0 3 44 | 0 3 6 | 7 |
| 0 3 6 | o 3 8 | 0 3 10 | 0 4 0 | - 8 |
| 0 3 114 | 0 4 1 2 | 0 4 33 | 0 4 6 | 9 |
| $0 \ 4 \ 4\frac{1}{2}$ | 0 4 7 | 0 4 91 | 0 5 0 | 10 |
| $0.4 9^{\frac{3}{4}}$ | 0 5 0} | 0 5 34 | -0 5 6 | 11 |
| 0 5 3 | 0 5 6 | 0 5 9 | 060 | 12 |
| 0 5 84 | 0 5 111 | 0 6 23 | 066 | 13 |
| $0.61\frac{1}{2}$ | 0 6 5 | 0 6 81 | 070 | 14 |
| 0 6 6 | 0 6 101 | 0 7 21 | 076 | 15 |
| 070 | 0 7 4 | 078 | 080 | 16 |
| 0 7 51 | 0 7 91 | O 8 13 | 086 | 17 |
| 0 7 101 | 0 8 3 | 0 8 $7\frac{1}{2}$ | 0 9 0 | 18 |
| 0 8 3} | 0 8 81/2 | 0 9 14 | 0 9 6 | 19 |
| 089 | 0 9 2 | 0 9 7 | 0 10 0 | 20 |
| $0.9 \frac{21}{4}$ | $0.97\frac{1}{2}$ | 0 10 03 | 0 10 6 | 21 |
| $0.9.7\frac{1}{2}$ | 0 10 1 | 0 10 61 | OIIO | 22 |
| 0.10 	 03 | 0 10 61/2 | 0 11 04 | 011 6 | 23 |
| 0 10 6 | OIIO | 0116 | 0 12 0 | 24 |
| 0 10 114 | 0 11 51 | 0 11 113 | 0 12 6 | 25 |
| OII $4\frac{1}{2}$ | OIIII | 0 12 51 | 0 13 0 | 26 |
| 0 11 94 | $0.12 	4\frac{1}{2}$ | 0 12 117 | 0 13 6 | 27 |
| 0 12 3 | 0 12 10 | 0 13 5 | 0 14 0 | 28 |
| . √o 12 8 } | 0 13 31 | 0 13 103 | 0 14 6 | 29 |
| $0.13 	ext{ } 1\frac{1}{2}$ | 013 9 | 0 14 41 | 0 15 0 | 30 |
| $0.13 6\frac{3}{4}$ | 0 14 21 | 0 14 104 | 0 15 6 | 31 |
| 0140 | 0 14 8 | 0 15 4 | 0.16.0 | 32 |
| 0 14 54 | 0 15 13 | 0 15 93 | 0 16 6 | 33 |
| 0 14 $10\frac{1}{2}$ | 0 15 7 | 0 16 31 | 017 0 | 34 |
| 0 15 34 | 0 16 04 | 0 16 94 | 0 17 6 | 35 |
| 0 15 9 | 0 16 6 | 0 17 3 | 0 18 0 | 36 |
| 0 16 2] | 0 16 11 1 | 0 17 83 | 0 18 6 | 37 |
| 0 16 7 | 0 17 5 | 0 18 21 | 0 19 0 | 38 |
| 0 17 0 | 0 17 10} | 0 18 84 | 0196 | 39 |

| | | | . REAUX | | |
|------|-------------------------------|------------------------|-----------------------------------|----------------|--|
| No. | 4 <u>4</u> d. | 4½d. | 4 <u>3</u> d. | 5d. | |
| | f, s. d. | £ s. d. | £ s. d. | f_s s. d . | |
| 40 | 0 14 2 | O 15 O | 0 15 10 | 0 16 8 | |
| 41 | 0 14 67 | 0 15 $4\frac{1}{2}$ | 0 16 23 | 0171 | |
| 42 | $0.14 \cdot 10^{\frac{1}{2}}$ | 0 15 .9 | 0 16 71 | 0 17 6 | |
| 43 | $0.15 	 2\frac{3}{4}$ | 0 16 12 | 0 17 01 | 0 17 11 | |
| 44 | 0 15 7 | 0 16 6 | 0 17 5 | 0 18 4 | |
| 45 | 0 15 114 | 0 16 102 | 0 17 93 | 0 18 9 | |
| 46 | 0 16 3½ | 0 17 3 | 0 18 21 | 0 19 2 | |
| 47 | 0 16 73 | $0.17 7\frac{1}{2}$ | 0 18 7 1 | 0 19 7 | |
| 48 | 0170 | 0 18 0 | 0 19 0 | I O O | |
| 49 | 0 17 44 | 0 18 41 | O 19 44 | I O 5 | |
| 50 | 0 17 83 | 0 18 9 | 0 19 91 | 1 0 10 | |
| 51 | o 18 o4 | 0 19 $1\frac{1}{2}$ | 1 0 24 | 1 1 3 | |
| 52 | 0 18 5 | 0 19 6 | 107 | 1 1 8 | |
| 58 | o 18 9 1 | 0 19 10} | I O 112 | 1 2 I | |
| 54 | 0 19 1 1 | 1 0 3 | I I 4½ | 126 | |
| 55 | 0 19 53 | 1 0 $7\frac{1}{2}$ | 1 1 9∤ | 1 2 11 | |
| 56 | 0 19 10 | 1 1 O | I 2 2 | I 3 4 | |
| 57 | 1 0 21 | 1 I 4½ | 1 2 63 | 1 3 9 | |
| 58 | 106½ | I 1 9 | 1 2 112 | I 4 2 | |
| 59 | 1 0 10 4 | $1 \ 2 \ 1\frac{1}{2}$ | I 3 4½ | 1 4 7 | |
| 60 | I I 3 | т 2 б | 1 3 9 | r 5 o | |
| 61 | 1 1 74 | 1 2 102 | I 4 I 3 | I 5 5 | |
| 62 | 1 111 <u>1</u> | I 3 3 | 1 4 6] | 1 5 10 | |
| 68 | [2 · 3¾ | I 3 7½ | 1 4 114 | т 6 з | |
| '64 | 1 2 8 | 1 4 0 | 1 5 4 | t 6 8 | |
| . 65 | 1 3 04 | I 4 4½ | 1 5 83 | 171 | |
| 66 | 1 3 4½ | I 4 9 | 1 6 1 1 | 176 | |
| 67 | 1 3 84 | 1 5 12 | 1 6 6⅓ | 1 7 11 | |
| 68 | 1 4 1 | 1 5 6 | 1 6 11 | 1 8 4 | |
| 69 | 1 4 51 | 1 5 102 | 1 7 3 ³ / ₄ | 18,9 | |
| 70 | $149\frac{1}{2}$ | 163 | 1 7 81/2 | I 9 2 | |
| 71 | 1 5 1 3 | 1 6 7½ | 1 8 14 | 197 | |
| 72 | r 5 6 | 170 | 186 | 1 10 0 | |
| 78 | 1 5 104 | 1 7 4½ | 1 8 103 | 1 10 5 | |
| 74 | 1 6 2½ | 1 7 9 | I 9 3½ | 1 10 10 | |
| 75 | 1 6 6≩ | 1 8 1½ | 1 9 8 1 | 1113 | |
| 76 | 1611 | 186 | 1 10 1 | I II 8 | |
| 77 | 7 34 | 1 8 10½ | 1 10 54 | 1 12 1 | |
| 78 | 1 7 73 | 1 9 3 | 1 10 10 1 | 1 12 6 | |

OFFICE DESK BOOK

| 5 ∤d. | $5\frac{1}{2}$ d. | 53d. | 6d. | No. |
|-----------------------|---------------------|------------------------|---------|------|
| £ s. d. | £, s. d. | £ s. d. | £ s. d. | |
| 0176 | 0 18 4 | 0 19 2 | I O O | 40 |
| 0 17 114 | 0 18 91 | $0.19 7\frac{3}{4}$ | 106 | 41 |
| 0 18 4½ | 0 19 3 | I O 11/2 | I I O | 42 |
| o 18 9 3 | 0 19 81 | I 0 74 | 1 I 6 | 48 |
| 0 19 3 | I O 2 | III | I 2 O | 44 |
| 01984 | I O $7\frac{1}{2}$ | $1 	 1 	 6\frac{3}{4}$ | 126 | 45 |
| $I O I^{\frac{1}{2}}$ | III | I 2 $0\frac{1}{2}$ | 1 3 0 | 46 |
| 106_{4}^{3} | 1 1 6½ | I 2 6\frac{1}{4} | r 3 6 | 47 |
| I I O | I 2 O | I 3 O | I 4 0 | 48 |
| 1 1 5 1 | I 2 $5\frac{1}{2}$ | I 3 5\frac{3}{4} | 146 | 49 |
| $1 1 10\frac{1}{2}$ | 1 2 11 | 1 3 11½ | 1 5 O | 50 |
| $1 2 3\frac{3}{4}$ | 1 3 4½ | I 4 5\frac{1}{4} | 156 | 51 |
| 1 2 9 | 1 3 10 | I 4 II | 1 6 o | 52 |
| I 3 24 | 1 4 3½ | I 5 44 | 166 | 53 |
| I 3 7½ | 149 | 1 5 10½ | 170 | 54 |
| I 4 04 | I 5 2½ | 1 6 4 1 | 176 | . 55 |
| 146 | 1 5 8 | 1 6 10 | 180 | 56 |
| 1 4 11 4 | 1 6 1 1 | I 7 34 | 186 | 57 |
| I 5 4½ | 167 | $1 7 9\frac{1}{2}$ | 190 | 58 |
| 1 5 93 | $1.70\frac{1}{2}$ | 183 1 | 196 | 59 |
| т 6 *3 | 176 | 189 | 1 10 0 | 60 |
| 168 1 | I 7 II 2 | I 9 23 | 1 10 6 | 61 |
| 1 7 1½ | 185 | I 9 8½ | IIIO | 62 |
| 1 7 63 | 1 8 10½ | I 10 24 | 1116 | 63 |
| 1 8 0 | 194 | 1 10 8 | I 12 O | 64 |
| 185 1 | $199\frac{1}{2}$ | $1 11 1\frac{3}{4}$ | 1 12 6 | 65 |
| 1 8 10 1 | 1 10 3 | I II 7½ | 1 13 0 | 66 |
| 1 9 34 | 1 10 $8\frac{1}{2}$ | 1 12 14 | 1 13 6 | 67 |
| 1.99 | III 2 | 1 12 7 | 1 14 0 | 68 |
| · 1 10: 24 | 1 11 7½ | 1 13 04 | 1 14 6 | 69 |
| 1 10 7½ | I I2 I | 1136 1 | 1 15 0 | 70 |
| $1 11 0\frac{3}{4}$ | 1 12 $6\frac{1}{2}$ | 1 14 0 1 | 1 15 б | 71 |
| 1116 | 1 13 0 | 1 14 6 | 1 16 0 | 72 |
| 1 11 114 | 1 13 5½ | I 14 I14 | 1166 | 78 |
| 1 12 $4\frac{1}{2}$ | 1 13 11 | 1 15 51 | 1 17 0 | 74 |
| T 12 94 | 1 14 4 1 | 1 15 114 | 1 17 6 | 75 |
| 1/13 3 | 1 14 10 | 1 16 5 | 1 18 0 | 76 |
| 1 13 84 | 1 15 3½ | 1 16 10 § | 1 18 6 | 77 |
| 1 14 1½ | 1 15 9 | I 17 4½ | 1190 | 78 |

| No. | 4½d. | 4-3d. | 43d. | 5d. |
|------------|---|-------------------------------|--|-----------------|
| 110* | | f s. d. | f s, d . | £ s. d. |
| 79 | £ s. d. 1 7 11 $\frac{3}{4}$ | I 9 7½ | 1 11 34 | 1 12 11 |
| 80 | 1 8 4 | 1 10 0 | 1118 | 1 13 4 |
| 81 | 1 8 84 | 1 10 $4\frac{1}{2}$ | 1 12 03 | 1 13 9 |
| 82 | $1 \ 0 \ 0_{2}^{4}$ | 1 10 9 | $1 \ 12 \ 5\frac{1}{2}$ | I I4 2 |
| 83 | $1 \ 9 \ 4\frac{3}{4}$ | 1 11 11 | $1 12 10\frac{1}{4}$ | 1 14 7 |
| 84 | 199 | т 11 б | 1 13 3 | I 15 O |
| 85 | 1 10 14 | 1 11 10 1 | 1 13 7 ³ | I I5 5 |
| 86 | 1 10 51 | I I2 3 | 1 14 0½ | 1 15 10 |
| 87 | $1 10 9\frac{3}{4}$ | 1 12 7½ | 1 14 54 | 1 16 3 |
| 88 | III 2 | 1 13 0 | 1 14 10 | 1 16 8 |
| 89 | 1116 1 | 1 13 4½ | 1 15 24 | 1 17 I |
| 90 | 1 11 10] | 1 13 9 | I I5 7½ | 1 17 6 |
| 91 | 1 12 24 | 1 14 1 1 | т 16 о} | 1 17 11 |
| 92 | I 12 7 | 1146 | 1 16 5 | т 18 4 |
| 98 | 1 12 114 | $1 14 10\frac{1}{2}$ | 1 16 94 | 1 18 9 |
| 94 | 1 13 .3½ | I 15 3 | 1 17 $2\frac{1}{2}$ | 1 19 2 |
| 95 | 1 13 7 ³ / ₄ | I I5 7½ | 1 17 74 | I 19 7 |
| 96 | 1140 | 1 16 0 | 1 18 0 | 2 0 0 |
| 97 | I 14 44 | 1 16 4½ | 1 18 44 | 2 0 5 2 0 10 |
| 98 | 1 14 81 | 1 16 9 | 1 18 9½ | 2 1 3 |
| 99 | $1 15 0\frac{3}{4}$ | 1 17 1½ | I 19 24 | 2 1 8 |
| 100 | 1 15 5 | 1 17 6 2 6 10 1 | 1 19 7 2 9 5\frac{3}{4} | 2 12 I |
| 125 | 2 4 34 | | $\begin{array}{ c c c c c c c c c c c c c c c c c c c$ | 3 2 6 |
| 150 | $\begin{array}{c ccccccccccccccccccccccccccccccccccc$ | | $\begin{array}{c ccccccccccccccccccccccccccccccccccc$ | 3 12 11 |
| 175 | | 3 5 7½ 3 15 0 | 3 9 34 | 4 3 4 |
| 200 250 | $\begin{array}{c ccccccccccccccccccccccccccccccccccc$ | 4 13 9 | 4 18 111 | 5 4 2 |
| 200 800 | 5 6 3 | 5 12 6 | 5 18 9 | 650 |
| 350 | $6311\frac{1}{2}$ | 611 3 | 6 18 6} | 7 5 10 |
| 400 | 7 1 8 | 7 10 0 | 7 18 4 | 8 6 8 |
| 450 | 7 19 41 | 8 8 9 | 8 18 1 1 | 976 |
| 500 | 8 17 1 | 976 | 9 17 11 | 10 8 4 |
| 1000 | 17 14 2 | 18 15 O | 19 15 10 | 20 16 8 |
| 1250 | 22 2 81 | 23 8 9 | 24 14 91 | 26 0 10 |
| 1500 | 26 11 3 | 28 2 6 | 29 13 9 | 31 5 O |
| 2000 | 35 8 4 | 37 10 0 | 59 11 8 | 41 13 4 |
| 2500 | 44 5 5 | 46 17 6 | 49 9 7 | 52 I 8 |
| 3000 | 53 2 6 | 56 5 0 | 59 7 6 | 62 10 0 |
| 4000 | 70 16 8 | 75 0 0 | 79 3 4 | 83 6 8 |
| 5000 | 88 10 10 - | 93 15 0 | 98 19 2 | 104 3 4 |

| $5\frac{1}{4}$ d. | $5\frac{1}{2}$ d. | 5 ₄ 3d. | 6d. | No. |
|----------------------------|------------------------|--|---------|------|
| £ 's. d. | £ s. d. | £ s. d. | £ s. d. | 1 |
| I I4 63 | * I I6 2½ | A CONTRACTOR OF THE PROPERTY O | | 79 |
| 1 15 O | 1 16 8 | 1 18 4 | 200 | 80 |
| I I 5 54 | I 17 1½ | I 18 93 | 2 0 6 | 81 |
| 1 15 10½ | 1 17 7 | I 19 3½ | 2 I O | 82 |
| I 16 3¾ | 1 18 0½ | 1 19 9] | 2 1 6 | 83 |
| 1 16 9 | 1 18 6 | 2 0 3 | 2 2 0 | 84 |
| I 17 24 | 1 18 11 1 | 2 0 83 | 2 2 6 | 85 |
| I 17 7₺ | 1 19 5 | 2 1 21/2 | 2 3 0 | 86 |
| 1 18 03 | . I 19 10] | 2 1 84 | 2 3 6 | 87 |
| 1 18 Ć | 2 0 4 | 2 2 2 | 2 4 0 | 88 |
| 1 18 11 1 | 2 0 91 | 2 2 74 | 2 4 6 | 89 |
| I 19 4½ | 2 1 3 | 2 3 12 | 2 5 0 | 90 |
| I 19 93 | 2 1 81 | 2 3 71 | 2 5 6 | 91 |
| 203 | 2 2 2 | 2 4 1 | 2 6 0 | 92 |
| 2 O 8½ | $2 \ 2 \ 7\frac{1}{2}$ | 2 4 63 | 2 6 6 | 93 |
| 2 I $1\frac{1}{2}$ | 2 3 I | $250\frac{1}{2}$ | 2 7 0 | 94 |
| $2 	ext{ i } 6\frac{3}{4}$ | 2 3 6 | 2 5 6 | 2 7 6 | 95 |
| 2 2 0 | 2 4 0 | 2 6 0 | 2 8 0 | 96 |
| 2 2 51 | $2 \ 4 \ 5\frac{1}{2}$ | 2 6 53 | 2 8 6 | 97 |
| 2 2 10½ | 2 4 11 | 2 6 11½ | 2 9 0 | 98 |
| $2 \ 3 \ 3\frac{3}{4}$ | $2 	 5 	 4\frac{1}{2}$ | 2 7 54 | 2 9 6 | 99 |
| 2 3 9 | 2 5 10 | 2 7 11 | 2 10 0 | 100 |
| 2 14 8 1 | $2 17 3\frac{1}{2}$ | $2 19 10\frac{3}{4}$ | 3 2 6 | 125 |
| $3 \ 5 \ 7\frac{1}{2}$ | 3 8 9 | 3 11 101 | 3 15 0 | 150 |
| 3 16 64 | 4 0 2} | 4 3 104 | 4 7 6 | 175 |
| 4 7 6 | 4 11 8 | 4 15 10 | 5 0 0 | 200 |
| 5 9 41 | 5 14 <i>7</i> | 5 19 9 1 | 6 5 0 | 250 |
| 6 11 3 | 6176 | 7 3 9 | 7 10 0 | 800 |
| 7 13 1½ | 8 0 5 | 8 7 81 | 8 15 0 | 350 |
| 8 15 0 | 9 3 4 | 9118 | 10 0 0 | 400 |
| 9 16 10} | 10 6 3 | IO 15 7½ | 11 5 0 | 450 |
| 10 18 9 | 11 9 2 | 11 19 7 | 12 10 0 | 500 |
| 21 17 6 | 22 18 4 | 23 19 2 | 25 0 0 | 1000 |
| 27 6 rol | 28 12 11 | 29 18 111 | 31 5 O | 1250 |
| 32 16 3 | 34 7 6 | 35 18 9 | 37 10 O | 1500 |
| 43 15 O | 45 16 8 | 47 18 4 | 50 0 0 | 2000 |
| 54 13 9 | 57 5 10 | 59 17 11 | 62 10 0 | 2500 |
| 65 12 6 | 68 15 o | 71 17 6 | 75 0 0 | 3000 |
| 87 10 O | 91 13 4 | 95 16 8 | 100 0 0 | 4000 |
| 09 7 6 | 114 11 8 | 119 15 10 | 125 0 0 | 5000 |

| $N_0 = 6\frac{1}{2}d$. $6\frac{3}{2}d$. $6\frac{3}{4}d$. 7 | d. |
|---|-----------------------|
| NO. 04u. 02u. | s. d. |
| $+$ \pm s . a . $+$ \pm s . a . $+$ \pm s . | 0 7 |
| 1 7 0 0 0 4 1 9 7 2 1 | I 2 |
| 4 0 2 1 1 2 7 81 1 0 | 19 |
| | 1 9 2 4 |
| 4 0 2 1 0 2 2 0 7 3 | 2 TI |
| | 3 6 |
| | э ^о 4 І |
| 1 0 3 /4 3 4 6 6 | 4 8 |
| 8 0 4 2 0 7 7 3 3 | 5 3 |
| | 5 10 |
| | 6 5 |
| 11 0 5 04 0 5 12 5 7 | 70 |
| 12 0 0 5 0 0 5 5 6 6 | 77 |
| 19 1 9 7 24 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 | 8 2 |
| | 8 9 |
| ** ** 1 * * 1 * 1 * 1 * 1 * 1 * 1 * 1 * | 94 |
| 10 0 0 7 7 . | 9 T |
| | 0 6 |
| | 1 I |
| - 1 - 1 | 1 8 |
| 20 0 10 5 0 10 10 1 | 2 3 |
| 사람이 얼마를 통하다 하다 가장 악리 하다. 가장 속으로 사용하는 사용으로 모든 사람들이 되었다. 그는 사람들은 사용이 되었다. | 2 10 |
| 22 0 11 32 0 11 1. | 3 5 |
| 20 0 11 114 0 .0 32 | 4 0 |
| 47 ~ ~ ~ ~ ~ ~ ~ ~ | 4 7 |
| | 15 2 |
| | 159 |
| | r6 4 |
| $\begin{array}{c ccccccccccccccccccccccccccccccccccc$ | ıб 11 |
| $\begin{array}{c ccccccccccccccccccccccccccccccccccc$ | 176 |
| $\begin{array}{c ccccccccccccccccccccccccccccccccccc$ | 1 81 |
| 89 0.16 8 0.17 4 0.18 0 0 | 18 8 |
| $\begin{array}{c ccccccccccccccccccccccccccccccccccc$ | 19 3 |
| | 19 10 |
| 35 0 18 23 0 18 11 0 19 81 1 | 0 5 |
| 36 018 0 019 6 1 0 3 1 | 10 |
| 37 0 19 3½ 1 0 0½ 1 0 9¾ 1 | I 7000 |
| 38 0 10 01 1 0 7 1 1 4½ 1 | 2 2 |
| 39 1 0 3 1 1 1 1 1 1 1 1 1 | 2 9 |

| 74d. | 7½d. | 7 <u>3</u> d. | 8d. | No. |
|----------------------------|---------------------|---------------------|---------|-----|
| f s. d . | £ s. d. | £ s. d. | £ s. d. | |
| 0 0 71 | 0 0 71 | 0 0 73 | 0 0 8 | 1 |
| O I 2½ | O I 3 | O I 3½ | 0 1 4 | 2 |
| . 0 1 9≩ | O I 10½ | 0 1 114 | 0 2 0 | 3 |
| 0 2 5 | 0 2 6 | 0 2 7 | 0 2 8 | 4 |
| o 3 0 1 | 0 3 1 2 | 0 3 23 | 0 3 4 | 5 |
| 0 3 7½ | 0 3 9 | 0 3 101 | 0 4 0 | 6 |
| 0 4 2 4 | 0 4 4½ | 0 4 64 | 0 4 8 | 7 |
| 0 4 10 | 0 5 0 | 0 5 2 | 0 5 4 | 8 |
| O 5 5 1 | 0 5 71/2 | 0 5 93 | 060 | 9 |
| o 6 o l | 063 | 0 6 5½ | 0 6 8 | 10 |
| 067≩ | 0 6 10 2 | 0 7 11 | 0 7 4 | 11 |
| 0 7 3 | 076 | 0 7 9 | 080 | 12 |
| 0 7 104 | 0 8 1½ | 0 8 43 | 088 | 13 |
| o 8 5½ | 0 8 9 | 0 9 01 | 0 9 4 | 14 |
| 0 9 0≩ | 0 9 4½ | 0 9 81 | 0 10 0 | 15 |
| 098 | 0 10 0 | 0 10 4 | 0 10 8 | 16 |
| 0 10 34 | 0 10 71 | 0 10 113 | 011 4 | 17 |
| 0 10 10} | 0 11 3 | 011 71 | 0 12 0 | 18 |
| $0.11 	 5\frac{3}{4}$. | 0 11 10} | 0 12 34 | 0 12 8 | 19 |
| 0 12 1 | 0 12 6 | 0 12 11 | 0134 | 20 |
| 0 12 84 | 0 13 1 1 | o 13 6 3 | 014 0 | 21 |
| 0 13 32 | 0 13 9 | 0 14 $2\frac{1}{2}$ | 0 14 8 | 22 |
| $0.13 \cdot 10\frac{3}{4}$ | O 14 $4\frac{1}{2}$ | 0 14 101 | 0154 | 28 |
| 0 14 6 | 0 15 0 | 0156 | 0 16 0 | 24 |
| 0 15 14 | O 15 7½ | 0 16 13 | 0 16 8 | 25 |
| 0 15 8 1 | 0 16 3 | 0 16 91 | 0174 | 26 |
| 0 16 33 | o 16 10½ | 0 17 54 | 0 18 0 | 27 |
| 0 16 11 | 0 17 6 | o 18 I | 0 18 8 | 28 |
| 0 17 64 | o 18 1] | 0 18 84 | 0194 | 29 |
| 0 18 1½ | 0 18 9 | 0 19 42 | I O O | 80 |
| o 18 8 3 | 0 19 4½ | 1 0 0 1 | 108 | 81 |
| 0 19 4 | I 0 0 | 1 0 8 | I I 4 | 82 |
| 0 19 114 | I O 7½ | I 1 3 ³ | I 2 0 | 88 |
| $106\frac{1}{2}$ | 1 1 3 | 1 1 11½ | 128 | 34 |
| I I 14 | I I 10 1 | 1 2 71 | r 3 4 | 85 |
| 119 | 126 | 1 3 3 | 140 | 36 |
| 1 2 41 | I 3 I ½ | I 3 10 ³ | 1 4 8 | 37 |
| I 2 II1 | I 3 9 | 1 4 $6\frac{1}{2}$ | I 5 4 | 38 |
| 136 <u>4</u> | I 4 4½ | I 5 24 | 1 6 o | 89 |

| No. | 6½d. | 6 1 d. | 63d. | 7d. · |
|----------|---|--|-------------------------------|------------------|
| 110. | | | £ s. d. | £ s. d. |
| 40 | £ s. d. | £ s. d. 1 1 8 | 1 2 6 | i 3 4 |
| 41 | 1 1 4 1 | $\begin{array}{cccccccccccccccccccccccccccccccccccc$ | 1 3 0 3 | 1 3 11 |
| 42 | 1 1 102 | 1 2 9 | 1 3 72 | 1 4 6 |
| 43 | 1 2 $4\frac{3}{4}$ | $1 \ 3 \ 3\frac{1}{2}$ | 1 4 2 1 | 1 5 I |
| 44 | 1 2 II | 1 3 10 | I 4 9 | 1 5 8 |
| 45 | 1 3 51 | 1 4 4½ | 1 5 3 3 | т 6 з |
| 46 | 1 3 112 | 1 4 11 | 1 5 102 | 1 6 10 |
| 47 | I 4 5\frac{3}{4} | 1 5 5½ | 1 6 5 1 | 1 7 5 |
| 48 | 1 5 0 | 160 | 170 | 1 8 o |
| 49 | 1 5 64 | 166 ½ | 1 7 6 3 | 187 |
| 50 | 1 6 0½ | 171 | 1 8 1½ | I 9 2 |
| 51 | ı 6 6 3 | 1 7 7½ | т 8 8 1 | 199 |
| 52 | 1 7 1 | 182 | 193 | 1 10 4 |
| 58 | 1 7 7 1 | 1 8 8½ | 1 9 9 3 | I IO II |
| 54 | 1 8 1 1 | 193 | 1 10 $4\frac{1}{2}$ | 1116 |
| 55 | 1 8 7 1 | 1 9 $9\frac{1}{2}$ | 1 10 114 | 1 12 1 |
| 56 | 192 | 1 10 4 | 1116 | 1 12 8 |
| 57 | 1 9 8½ | $1 10 10\frac{1}{2}$ | I 12 03 | 1 13 3 |
| 58 | 1 10 2½ | I 11 5 | 1 12 72 | 1 13 10 |
| 59 | 1 10 8 3 | 1 11 113 | 1 13 24 | 1 14 5 1 15 0 |
| 60 61 | 1 11 3 | 1 12 6 1 13 0 1 | 1 13 9 1 14 3 3 | 1 15 O 1 15 7 |
| 62 | 1 11 94 | | 1 14 10½ | 1 16 2 |
| 68 | 1 12 $3\frac{1}{2}$ 1 12 $9\frac{3}{4}$ | 1 13 7 1 14 1½ | 1 15 54 | 1169 |
| 64 | 1 13 4 | 1 14 8 | 1 16 0 | 1 17 4 |
| 65 | 1 13 104 | 1 15 2½ | ı 16 6≩ | 1 17 11 |
| 66 | $1 14 4\frac{1}{2}$ | 1 15 9 | 1 17 12 | 1 18 6 |
| 67 | 1 14 103 | 1 16 3½ | 1 17 84 | 1 19 1 |
| 68 | 1 15 5 | 1 16 10 | 1 18 3 | 1 19 8 |
| 69 | 1 15 114 | 1 17 4½ | 1 18 93 | 2 0 3 |
| 70 | 1 16 5½ | 1 17 11 | I 19 4월 | 2 0 10 |
| 71 | 1 16 113 | 1 18 5 1 | 1 19 114 | 2 1 5 |
| 72 | 1 17 6 | 1 19 0 | 206 | 2 2 0 |
| 78 | 1 18 0] | 1 19 6½ | 2 1 0∄ | 2 2 7 |
| 74 | 1 18 $6\frac{1}{2}$ | 2 0 1 | 2 1 72 | 2 3 2 |
| 75 | I 19 04 | 2 0 71 | 2 2 24 | 2 3 9 |
| 76 | 1 19 7 | 2 1 2 | 2 2 9 | 2 4 4 |
| 77 | 2 0 14 | 2 1 8½ | 2 3 34 | 2 4 11 |
| 78 | 2 0 7½ | 2 2 3 | 2 3 10 2 | 2 5 6 |

OFFICE DESK BOOK

| 7 <u>1</u> d. | 7½d. | 7¾d. | 8d. | No. |
|-----------------------------------|------------------------|------------------------|---------|-----|
| £ s. d. | £ s. d. | £ s. d. | £ s. d. | |
| I 4 2 | 1 5 0 | 1 5 10 | ı 68 | 40 |
| 1 4 9 1 | 1 5 7½ | 1 6 5 3 | 174 | 41 |
| 1 5 - 42 | 163 | 1 7 12 | 180 | 42 |
| I 5 II≩ | 1 6 10 1 | I 7 94 | 1 8 8 | 43 |
| 167 | 176 | 185 | 194 | 44 |
| 1 7 21 | 1 8 1½ | $1 9 0\frac{3}{4}$ | 1 10 0 | 45 |
| $1 \ 7 \ 9\frac{1}{2}$ | 189 | 1 9 81/2 | 1 10 8 | 46 |
| $1 8 4\frac{3}{4}$ | 1 9 41 | I 10 41 | I II 4 | 47 |
| 190 | 1 10 0 | I II O | I 12 O | 48 |
| 1974 | 1 10 7½ | I II 73 | 1 12 8 | 49 |
| I IO 2½ | 1 11 3 | $1 12 3\frac{1}{2}$ | I 13 4 | 50 |
| 1 10 9 3 | 1 11 103 | I 12 114 | I 14 O | 51 |
| I 11 5 | 1 12 6 | 1 13 7 | 1 14 8 | 52 |
| $1 12 0\frac{1}{4}$ | 1 13 1½ | 1 14 24 | 1 15 4 | 58 |
| 1 12 $7\frac{1}{2}$ | 1 13 9 | I 14 10½ | 1160 | 54 |
| $1 \ 13 \ 2\frac{3}{4}$ | 1 14 4½ | 1 15 6 1 | 1 16 8 | 55 |
| 1 13 10 | 1 15 0 | 1 16 2 | 1 17 4 | 56 |
| 1 14 5 1 | 1 15 71 | 1 16 9¾ | 1 18 0 | 57 |
| 1 15 0½ | 1 16 3 | 1 17 5½ | 8 81 I | 58 |
| I I5 7⅔ | 1 16 10 2 | 1 18 14 | 1 19 .4 | 59 |
| 1 16 3 | 1176 | 1 18 9 | 2 0 0 | 60 |
| 1 16 104 | 1 18 1 1 | 1 19 44 | 2 0 8 | 61 |
| 1 17 51 | 1 18 9 | 2 0 01 | 2 1 4 | 62 |
| 1 18 0 <u>3</u> | 1 19 $4\frac{1}{2}$ | 2 0 84 | 2 2 0 | 63 |
| 1 18 8 | 2 0 0 | 2 1 4 | 2 2 8 | 64 |
| 1 19 3 1 | 2 0 71 | 2 I II¾ | 2 3 4 | 65 |
| 1 19 10 1 | 2 1 3 | 2 2 71/2 | 2 4 0 | 66 |
| 2 0 51 | 2 I $10\frac{1}{2}$ | 2 3 34 | 2 4 8 | 67 |
| 2 1 1 | 2 2 6 | 2 3 11 | 2 5 4 | 68 |
| 2 1 8 1 | $2 \ 3 \ \frac{11}{2}$ | 2 4 64 | 260 | 69 |
| 2 2 3 1 | 2 3 9 | $2 	 5 	 2\frac{1}{2}$ | 268 | 70 |
| $2 \cdot 2 \cdot 10\frac{3}{4}$ | 2 4 4½ | 2 5 10 1 | 2 7 4 | 71 |
| 2 3 6 | 2 5 0 | 266 | 280 | 72 |
| 2 4 I 1 | 2 5 71 | 2 7 14 | 2 8 8 | 78 |
| 2 4 8½ | 2 6 3 | $2 7 9\frac{1}{2}$ | 2 9 4 | 74 |
| 2 5 3 1 | 2 6 10½ | 2 8 51 | 2 10 0 | 75 |
| 2 5 11 | 2 7 6 | 291 | 2 10 8 | 76 |
| 2 6 6] | 2 8 11 | 2 9 83 | 2 11 4 | 77 |
| 2 7 I ¹ / ₂ | 2 8 9 | 2 10 41 | 2 12 0 | 78 |

| No. | 6 <u>1</u> d. | 1 | $6\frac{1}{2}$ | Ι. | 1 6 | $3\frac{3}{4}$ d | • | , | 7d. | |
|------------|--|--|---|-----------------|-----------------------------|------------------|----------------|-----|----------|-----|
| The street | £ s. | d. | £ s | . a. | £ | s. | d. | £ | s. | d. |
| 79 | 2 1 | 13 | 2 2 | 91/2 | 2 | 4 | 51 | 2 | 6 | 1 |
| 80 | 2 I | 8 | 2 3 | 4 | 2 | 5 | 0 | 2 | 6 | 8 |
| 81 | 2 2 | 24 | 2 3 | $10\frac{1}{2}$ | 2 | 5 | 63 | 2 | 7 | 3 |
| 82 | 2 2 | 81/2 | 2 4 | 5 | 2 | -6 | 11/2 | 2 | 7 | 10 |
| 88 | 2 3 | $2\frac{3}{4}$ | 2 4 | $II\frac{1}{2}$ | 2 | 6 | 81 | 2 | 8 | - 5 |
| 84 | 2 3 | 9 | 2 5 | 6 | 2 | 7 | 3 | 2 | 9 | С |
| 85 | 2 4 | 34 | 26 | $0\frac{1}{2}$ | 2 | 7 | 93 | 2 | 9 | 7 |
| 86 | 2 4 | 91/2 | 26 | 7 | 2 | 8 | 41/2 | 2 | 10 | 2 |
| 87 | 2 5 | 34 | 2 7 | $I\frac{1}{2}$ | 2 | 8 | 114 | 2 | 10 | 9 |
| 88 | | o | 2 7 | 8 | 2 | 9 | 6 | 2 | 11 | 4 |
| 89 | 2 6 | 44 | 2 8 | 21/2 | 2 | 10 | 0≩ | 2 | 11 | II |
| 90 | | T- 4 | 2 8 | 9 | 2 | 10 | 7 1 | 2 | 12 | -6 |
| 91 | 2 7 | 44 | 29 | 3 1 | 2 | 11 | 21 | 2 | 13 | I |
| 92 | 2 7 1 | I = | 29 | 10 | 2 | 11 | 9 | 2 | 13 | -8 |
| 93 | 2 8 | * * · | 2 10 | $4\frac{1}{2}$ | 2 | 12 | 3 3 | 2 | 14 | 3 |
| 94 | 2 8 1 | A CONTRACTOR OF THE CONTRACTOR | 2 10 | II | 2 | 12 | 102 | 2 | 14 | .10 |
| 95 | 2 9 | 5≩ | 2 II | $5\frac{1}{2}$ | 2 | 13 | 54 | 2 | 15 | 5 |
| 96 | 2 10 | | 2 12 | 0 | 2 | 14 | 0 | 2 | 16 | 0 |
| 97 | 2 10 | 64 | 2 12 | $6\frac{1}{2}$ | 2 | 14 | 63 | 2 | 16 | 7 |
| 98 | | A Part of the | 2 13 | 1 | | 15 | 1 1/2 | 2 | 17 | 2 |
| 99 | 2 11 | 63 | 2 13 | 7 1 | | 15 | 84 | 2 | 17 | 9 |
| 100 | 2 12 | | 2 14 | 2 | 2 | 16 | 3 | 2 | 18 | 4 |
| 125 | 3 5 | 14 | 3 <i>7</i> | 8 1 | - 3 | 10 | 34 | 3 | 12 | 11 |
| 150 | 3 18 | August 1877 St. St. St. St. St. | 4 I | 5 | 4 | 4 | 41/2 | 4 | 7 | 6 |
| 175 | 4 11 | A SECURITY OF SECURITY OF SECURITY | 4 14 | 91/2 | 4 | 18 | 51 | . 5 | 2 | I |
| 200 | 5 4 | | 58 | 4 | 5 | 12 | 6 | 5 | 16 | 8 |
| 250 | 6 10 | 4 | 6 15 | 5 | 7 | 0 | $7\frac{1}{2}$ | 7 | - 5 | 10 |
| 300 | 7 16 | | 8 2 | 6 | 8 | 8 | 9. | 8 | 15 | 0 |
| 350 | | | 9 9 | 7 | 9 | 16 | 101 | 10 | 4 | 2 |
| 400 | | 4 10 | | 8 | . 11 | 5 | 0 | ΙI | 13 | 4 |
| 450 | | 4½ I: | • | 9 | | 13 | 12 | 13 | 2 | 6 |
| 500 | | 5 I. | | 10 | 14 | 1 | 3 | 14 | II | 8 |
| 1000 | The state of the s | 0 2 | | 8 | 28 | 2 | 6 | 29 | 3 | 4 |
| 1250 | | $0\frac{1}{2}$ 3. | | I | 35 | 3 | 11/2 | 36 | 9 | 2 |
| 1500 | | 3 40 | | 6 | 42 | 3 | 9 | 43 | 15 | 0 |
| 2000 | | 8 5. | 200100000000000000000000000000000000000 | 4 | 56 | 5 | 0 | 58 | ્6 -• | 8 |
| 2500 | 65 2 | 1 6 | CONTRACTOR OF STREET | 2 | 70 | 6 | 3 | 72 | 18 | 4 |
| 3000 | THE STATE OF | 6 8 | Automobile Victoria | 0 | 84 | 7 | 6 | 87 | 10 | 0 |
| 4000 | | 4 10 | | 8 | 2000年10日 10日 10日 10日 | 10 | 0 | 116 | 13 | 4 |
| 5000 | 130 2 | 4 13 | 5 8 | 4 | 140 | 12 | 6 | 145 | 16 | 8 |

| $\frac{\text{RECKONER}}{7_{4}^{1}\text{d.}}$ | 7½d. | 7 <u>3</u> d. | 8d. | No. |
|--|-------------------------------------|----------------------------|--------------------|--------------|
| £ s. d. | f s, d. | £ s. d. | \pounds s. d . | |
| ~ 2 7 83 | $\frac{\sim}{2}$ 9 4 $\frac{1}{2}$ | 2 11 04 | 2 12 8 | 79 |
| 284 | 2 10 0 | 2 11 8 | 2 13 0 | 80 |
| 2 8 111 | $2 10 7\frac{1}{2}$ | 2 12 34 | 2 14 0 | 81 |
| $296\frac{1}{2}$ | 2 11 3 | $2 12 11\frac{1}{2}$ | 2 14 8 | 82 |
| $2 \text{ IO } 1\frac{3}{4}$ | 2 II 10½ | 2 13 74 | 2 15 4 | 83 |
| 2 10 9 | 2 12 6 | 2 14 3 | 2 16 0 | 84 |
| 2 11 44 | $2 13 1\frac{1}{2}$ | 2 14 103 | 2 16 8 | 85 |
| $21111\frac{1}{2}$ | 2 13 9 | $2 15 6\frac{1}{2}$ | 2 17 4 | 86 |
| $2 12 6\frac{3}{4}$ | $2 \ 14 \ 4\frac{1}{2}$ | 2 16 2 1 | 2 18 0 | 87 |
| 2 13 2 | 2 15 0 | 2 16 10 | 2 18 8 | 88 |
| 2 13 9 1 | 2 15 71 | $2 \ 17 \ 5\frac{3}{4}$ | 2 19 4 | 89 |
| $2 	ext{ I4 } 4\frac{1}{2}$ | 2 16 3 | $2 18 1\frac{1}{2}$ | 300 | 90 |
| 2 14 113 | $2 \cdot 16 \cdot 10^{\frac{1}{2}}$ | 2 18 9 1 | 3 0 8 | 91 |
| 2 15 7 | 2 17 6 | 2 19 5 | 3 I 4 | 92 |
| 2 16 2 1 | $2 18 1\frac{1}{2}$ | 3 0 03/ | 320 | 93 |
| 2 16 9½ | 2 18 9 | 3 O 8½ | 3 2 8 | 94 |
| $2 17 4\frac{3}{4}$ | $2 19 4\frac{1}{2}$ | 3 I 4 1 | 3 3 4 | 95 |
| 2 18 0 | 300 | 3 2 0 | 3 4 0 | 96 |
| 2 18 74 | 3 0 71 | $3 \ 2 \ 7\frac{3}{4}$ | 3 4 8 | 97 |
| 2 19 $2\frac{1}{2}$ | 3 F 3 | $3 \ 3 \ 3\frac{1}{2}$ | 3 5 4 | 98 |
| $2 19 9^3_1$ | 3 1 $10\frac{1}{2}$ | 3 3 114 | 360 | 99 |
| 3 0 5 | 326 | 3 4 7 | 3 6 8 | 100 |
| 3 15 64 | $3 18 1\frac{1}{2}$ | $4 \circ 8\frac{3}{4}$ | 4 3 4 | 125 |
| 4 10 71 | 4 13 9 | 4 16 10½ | 500 | 150 |
| 5 5 8% | 5 9 4½ | 5 13 0 1 | 5 16 8 | 175 |
| 6 0 10 | 6 5 0 | 692 | 6 13 4 | 200 |
| $7 \text{ II } O_2^1$ | 7 16 3 | $8 	ext{ f } 5\frac{1}{2}$ | 8 6 8 | 250 |
| 9 I 3 | 976 | 9 13 9 | 10 0 0 | 300 |
| 10 11 5½ | 10 18 9 | 11 6 0½ | 11 13 4 | 350 400 |
| 12 1 8 | 12 IO O | 12 18 4 | 13 6 8 | 400 |
| 13 11 10 1 | 14 1 3 | $14 10 7\frac{1}{2}$ | 15 0 0 | 450 E00 |
| 15. 2 I | 15-12-6 | 16 2 11 | 16 34 4 | 500 |
| 30 4 2 | 31 5 0 | 32 5 10 | 33 6 8 | 1000 |
| 37 I5 2½ | 39 1 3 | $40 5 3\frac{1}{2}$ | 41 13 4 | 1250 |
| 45 6 3 | 46 17 6 | 48 8 9 | 50 0 0 | 1500 2000 |
| 60 8 4 | 62 10 0 | 64 11 8 | 66 13 4 | |
| 75 10 5 | 78 2 6 | 80 14 7 | 83 6 8 | 2500 |
| 90 12 6 | 93 15 0 | 96 17 6 | 100 0 0 | 3000 |
| 120 16 8 | 125 0 0 | 129 3 4 | 133 6 8 | 4000 5000 |
| 151 0 10 | 156 5 0 | 161 9 2 | 166 13 4 | ĐƯƯƯ |

| No. | (C) A | l ota | 03.4 | L CADY |
|----------|---|--------------------------------|---------------------------|---------------------|
| No. | $8\frac{1}{4}$ d. | $8\frac{1}{2}$ d. | $8\frac{3}{4}$ d. | 9d. |
| | £ s. d. | £ s. d. | € s. d. | £ s. d. |
| 1 | $0 0 8\frac{1}{4}$ | o o 8½ | 0 0 84 | 009 |
| 2 | $0 1 4\frac{1}{2}$ | O I 5 | O I $5\frac{1}{2}$ | o 1 6 |
| 3 | $0 2 0\frac{3}{4}$ | $0 2 1\frac{1}{2}$ | $0 2 2\frac{1}{4}$ | 0 2 3 |
| 4 | 0 2 9 | 0 2 10 | 0 2 11 | 0 3 0 |
| 5 | 0 3 54 | 0 3 67 | 0 3 74 | 0 3 9 |
| 6 | 0 4 11 | 0 4 3 | 0 4 4 2 | 0 4 6 |
| 7 | 0 4 94 | 0 4 11 12 | 0 5 14 | 0 5 3 |
| 8 | 0 5 6 | 0 5 8 | 0 5 10 | 060 |
| 9 | 0 6 24 | 0 6 $4\frac{1}{2}$ | $0 6 6\frac{3}{4}$ | 069 |
| 10 | 0 6 101 | 0 7 1 | 0 7 3½ | 076 |
| 11 | 0 7 63 | 0 7 91 | 0 8 04 | 083 |
| 12 | 0 8 3 | 086 | 089 | 090 |
| 18 | 0 8 114 | 0 9 21/2 | 0 9 5発 | 0 9 9 |
| 14 | 0 9 71 | 0 9 11 | 0 10 21 | 0 10 6 |
| 15 | O 10 34 | O 10 7½ | 0 10 114 | 0 11 3 |
| 16 | 0 11 0 | 0114 | 011 8 | 0 12 0 |
| 17 18 | 0 11 84 | 0 12 01 | 0 12 $4\frac{3}{4}$ | 0 12 9 |
| 19 | 0 12 42 | 0 12 9 | 0 13 12 | 0136 |
| 20 | 0 13 04 | 0 13 5½ | 0 13 104 | 0 14 3 |
| 20 21 | 0139 0145 1 | 0 14 2 | 0 14 7 | 0 15 0 |
| 22 | 0 14 $5\frac{1}{4}$ 0 15 $1\frac{1}{2}$ | 0 14 $10\frac{1}{2}$ 0 15 7 | 0 15 33 | 0 15 9 |
| 28 | 0 15 $1\frac{1}{2}$ 0 15 $9\frac{3}{4}$ | | 0 16 0½ 0 16 0¾ | 0 16 6 |
| 24 | 0 16 6 | 0163½ 0170 | | 0 17 3 |
| 25 | 0 17 21 | 017 81 | 0176 0182 3 | 0 18 0 0 18 0 |
| 26 | 0 17 101 | 0 18 5 | 0 18 11 $\frac{1}{2}$ | 0189 0196 |
| 27 | 0 18 $6\frac{3}{4}$ | 0 19 1½ | 0 19 84 | 103 |
| 28 | 0 19 3 | 0 19 10 | I 0 5 | IIO |
| 29 | 0 19 114 | 1 o 6½ | 1 1 13 | 1 1 9 |
| 80 | 1 0 7½ | 1 I 3 | $1 10^{1}_{2}$ | 126 |
| 31 | $t = 3\frac{3}{4}$ | 1 1 11 1 | 1 2 71 | ī 3 3 |
| 82 | 120 | 128 | 1 3 4 | I 4 0 |
| 33 | 1 2 84 | 1 3 $4\frac{1}{2}$ | 1 4 04 | 149 |
| 84 | 1 3 $4\frac{1}{2}$ | 141 | 1 4 9] | 1 5 6 |
| 35 | $1 4 0\frac{3}{4}$ | I 4 9⅓ | 1 5 6 | т б́з: |
| 36 | 149 | 156 | 163 | 170 |
| 37 | I 5 54 | $1 6 2\frac{1}{2}$ | 1 6 114 | |
| 38 | 161 1 | 1611 | 1 7 8½ | 1 7 9 11 1 1 8 6 |
| 39 | 1 6 0} | $1 - 7 - 7\frac{1}{2}$ | ı' 8 5 <u>1</u> | T 9 3 |

OFFICE DESK BOOK

RECKONER .

| 9 <u>1</u> d. | 9½d. | 93d. | 10d. | No. |
|--|---|---------------------------------------|-----------------|-----------------|
| £ s. d. | £ s. d. | £ s. d. | £ s. d. | |
| 0 0 94 | $0 0 9\frac{1}{2}$ | 0 0 9} | 0 0 10 | . 1 |
| o 1 6½ | O 1 7 | O I 7½ | 0 1 8 | 2 |
| 0 2 34 | 0 2 $4\frac{1}{2}$ | 0 2 51 | 026 | - 3 |
| 0,31 | 0 3 2 | 0 3 3 | 0 3 4 | 4 |
| o 3 10 1 | 0 3 11½ | $0 \ 4 \ 0\frac{3}{4}$ | 0 4 2 | 5 |
| 0 4 7 2 | 0 4 9 | 0 4 102 | 0 5 0 | 6 |
| 0 5 44 | 0 5 $6\frac{1}{2}$ | 0 5 84 | 0 5 10 | 7 |
| 062 | 0 6 4 | 066 | 068 | 8 |
| 0 6 114 | 0 7 1 2 | 0 7 34 | 076 | . 9 |
| 0 7 8 2 | 0 7 11 | 0 8 1½ | 084 | 10 |
| o 8 5¾ | o 8 8½ | o 8 11½ | 092 | 11 |
| 0 9 3 | 096 | 0 9 9 | 0 10 0 | 12 |
| 0 10 04 | O 10 3½ | o 10 63 | 0 10 10 | 13 |
| 0 10 9½ | OILI | 0 11 42 | 0 11 8 | 14 15 |
| 0 11 64 | 0 11 103 | 0 12 2章 | 0 12 6 | |
| 0 12 4 | 0 12 8 | 0130 | 0134 | 16 |
| 0"13 14 | 0 13 $5\frac{1}{2}$ | 0 13 93 | 0 14 3 | 17 |
| 0 13 101 | 0 14 3 | 0 14 $7\frac{1}{2}$ | 015 0 | 18 19 |
| 0 14 74 | 0 15 0½ | 0 15 54 | 0 15 10 | 19 20 |
| 0 15 5 | 0 15 10 | 0 16 3 | 0168 | 20 21 |
| 0 16 21 | 0 16 7½ | 0 17 04 | 0176 | |
| 0 16 11½ | 0 17 5 | 0 17 101 | 0 18 4 | 22 28 |
| 0 17 84 | 0 18 2½ | 0 18 84 | 0 19 2 | 24 |
| 0186 | 0 19 0 | 0 19 6 | 1 0 0 | 25 |
| 0 19 31 | 0 19 91 | I O 3 ³ / ₄ | 1 1 8 1 0 10 | 26 |
| 1 0 0½ | 107 | | | 27 |
| 1 O 94 | 1 1 4½ | | | 28 |
| 1 1 7 1 2 4 1 | $\begin{array}{c ccccccccccccccccccccccccccccccccccc$ | 1 2 9 1 3 6 3 | 1 3 4 1 4 2 | 29 |
| | | | 150 | 80 |
| 1 3 $1\frac{1}{2}$ 1 3 $10\frac{3}{4}$ | 1 3 9 1 4 6½ | 1 4 $4\frac{1}{2}$ 1 5 $2\frac{1}{4}$ | 1 5 10 | 81 |
| | | 1 6 0 | 168 | 32 |
| 148 155 1 | $\begin{array}{c ccccccccccccccccccccccccccccccccccc$ | 1 6 9 3 | 176 | 38 |
| 1 5 34 1 6 2½ | 1 6 11 | 1 7 71 | 1 8 4 | 84 |
| $1611\frac{3}{4}$ | 1 7 8½ | 1 / /2 1 8 5 1 | 193 | 35 |
| 1 7 9 | 1 8 6 | 1 9 3 | 1 10 0 | 36 |
| 186 <u>‡</u> | I 9 3½ | 1 10 04 | 1 10 10 | 37 |
| 1 9 $3\frac{1}{2}$ | 1 10 I | 1 10 01 | 1 11 8 | 38 |
| 1 10 0} | 1 10 101 | 1 11 84 | 1 12 6 | 39 |
| | 1 7 7 7 2 | 1 77 74 | | OF YOUR WINDOWS |

| No. | 8 ₄ d. | 8½d. | 83d. | 9d. |
|----------|---|--|---|------------------|
| | £ s. d. | f s. d. | £ s. d. | f s. d. |
| 40 | 1 7 6 | 1 8 4 | I 9 2 | 1 10 0 |
| 41 | 1 8 21 | $1 \ 0 \ 4$ | $1910\frac{3}{4}$ | 1 10 9 |
| 42 | 1 8 10 2 | 1 9 9 | 1 10 71 | I II 6 |
| 43 | I 9 63 | 1 10 5½ | 1 11 44 | 1 12 3 |
| 44 | 1 10 3 | T 11 2 | I 12 I | 1 13 0 |
| 45 | 1 10 11} | 1 11 10} | 1 12 93 | 1 13 9 |
| 46 | 1 11 7½ | 1 12 7 | 1 13 61 | 1 14 6 |
| 47 | 1 12 33 | 1 13 31 | 1 14 31 | 1 15 3 |
| 48 | 1 13 0 | I 14 0 | 1 15 0 | 1 16 o |
| 49 | 1 13 84 | 1 14 81 | 1 15 8 ³ / ₄ | 1 16 9 |
| 50 | I 14 4½ | I 15 5 | 1 16 5½ | 1176 |
| 51 | I 15 03 | 1 16 1] | I 17 24 | 1 18 3 |
| 52 | 1 15 9 | 1 16 10 | 1 17 11 | 1 19 0 |
| 58 | 1 16 5 1 | 1 17 6½ | 1 18 73 | 1 19 9 |
| 54 | $1 17 1\frac{1}{2}$ | 1 18 3 | I 19 4½ | 2 0 6 |
| 55 | 1 17 94 | 1 18 11 1 | 2 0 14 | 2 1 3 |
| 56 | 1 18 6 | 1 19 8 | 2 0 10 | 2 2 0 |
| 57 | 1 19 21 | 2 O $4\frac{1}{2}$ | $2 	 1 	 6\frac{3}{4}$ | 2 2 9 |
| 58 | $1 19 10\frac{1}{2}$ | 2 I I | $2 \ 2 \ 3\frac{1}{2}$ | 2 3 6 |
| 59 | 2 0 63 | 2 1 91 | $2 	 2 	 0\frac{1}{4}$ | 2 4 3 |
| 60 | 2 1 3 | 2 2 6 | 2 3 9 | 2 5 0 |
| 61 | 2 1 111 | $2 \ 3 \ 2\frac{1}{2}$ | 2 4 5 4 | 2 5 9 |
| 62 | $2 \ 2 \ 7\frac{1}{2}$ | 2 3 11 | 2 5 21 | 266 |
| 63 64 | 2 3 34 | 2 4 71 | 2 5 11½ 2 6 8 | 2 7 3 |
| 65 | 2 4 0 2 4 8 1 | 2 5 4 2 6 0 1 | | 2 8 0 |
| 66 | $\begin{array}{c ccccccccccccccccccccccccccccccccccc$ | 260] 269 | $\begin{array}{c ccccccccccccccccccccccccccccccccccc$ | 2 8 9 |
| 67 | 2 6 0} | $\begin{array}{ c c c c c c c c c c c c c c c c c c c$ | $2810\frac{1}{4}$ | |
| 68 | 2 6 9 | 2 8 2 | 2 9 7 | 2 IO 3 2 II O |
| 69 | 2 7 54 | 2 8 101 | 2 10 34 | 211 9 |
| 70 | 2 8 11 | 2 9 7 | 2 II 0½ | 2 12 6 |
| 71 | $2 8 9 \frac{3}{4}$ | 2 10 31 | 2 11 94 | 2 13 3 |
| 72 | 296 | 2 11 0 | 2 12 6 | 2 14 0 |
| 73 | 2 10 2} | 2 II 8½ | 2 13 2¾ | 2 14 9 |
| 74 | $2 10 10^{\frac{1}{2}}$ | 2 12 5 | 2 13 112 | 215 6 |
| 75 | 21163 | $2 13 1\frac{1}{2}$ | 2 14 84 | 2 16 3 |
| 76 | 2 12 3 | 2 13 10 | 2 15 5 | 2 17 0 |
| 77 | 2 12 114 | 2 14 6 1 | 2 16 1} | 2 17 9 |
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| $1 16 2\frac{3}{4}$ | I 17 2½ | 1 18 2 1 | I 19 2 | 47 |
| 1 17 0 | 1 18 0 | 1 19 0 | 200 | 48 |
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| 1 18 6½ | 1 19 7 | 2 0 71 | 2 1 8 | 50 |
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| 2 O I | 2 I 2 | 2 2 3 | 2 3 4 | 52 |
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| 2 3 114 | $2 	 5 	 1\frac{1}{2}$ | 2 6 34 | 2 7 6 | 57 |
| 2 4 8 1 | 2 5 11 | 2 7 11 | 2 8 4 | 58 |
| $2 	 5 	 5\frac{3}{4}$ | 2 6 8 2 | 2 7 114 | 292 | 59 |
| 263 | 2 7 6 | 2 8 9 | 2 IO O | 60 |
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| $2 7 9\frac{1}{2}$ | 291 | $2 10 4\frac{1}{2}$ | 2 11 8 | 62 |
| $2 8 6\frac{3}{4}$ | 2 9 10 2 | 2 11 24 | 2 12 6 | 68 |
| 294 | 2 10 8 | 2 12 0 | 2 13 4 | 64 |
| 2 IO I1/4 | 2 11 5½ | $2 12 9\frac{3}{4}$ | 2 14 2 | 65 |
| $2 	ext{ 10 } 	ext{ 10} rac{1}{2}$ | 2 12 3 | 2 13 71 | 2 15 0 | 66 |
| 2 11 74 | 2 13 0 1 | 2 14 54 | 2 15 10 | 67 |
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| 2 13 2 1 | 2 14 71 | 2 16 04 | 2 17 6 | 69 |
| 2 3 II 1 | 2 15 5 | 2 16 10½ | 2 18 4 | 70 |
| 2 14 8 3 | 2 16 21/2 | 2 17 84 | 2 19 2 | 71 |
| 2 15 6 | 2 17 0 | 2 18 6 | 3 0 0 | 72 |
| 2 16 3 1 | 2 17 91 | 2 19 34 | 3 0 10 | 73 |
| 2 17 0 1 | 2 18 7 | 3 0 11/2 | 3 I 8 | 74 |
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| 2 18 7 | 3 0 2 | 3 I 9 | 3 3 4 | 76 |
| 2 19 44 | 3 0 11 2 | $3 2 6\frac{3}{4}$ | 3 4 2 | 77 |
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| $3 9 4\frac{1}{2}$ | 3 11 3 | 3 13 1 1 | 3 15 0 | 90 |
| 3 10 $1\frac{3}{4}$ | $3 12 0\frac{1}{2}$ | 3 13 114 | 3 15 10 | 91 |
| 3 10 11 | 3 12 10 | 3 14 9 | 3 16 8 | 92 |
| 3 11 84 | $3 \ 13 \ 7\frac{1}{2}$ | $3 15 6\frac{3}{4}$ | 3 17 6 | 98 |
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| 2 | 0 I 8½ | 0 1 9 | $0 	 1 	 9\frac{1}{2}$ | 0 1 10 |
| 8 | 0 2 63 | 0 2 72 | 0 2 81 | 0 2 9 |
| 4 | 0 3 5 | 0 3 6 | 0 3 7 | 0 3 8 |
| 5 | 0 4 31 | $0 4 4\frac{1}{2}$ | 0 4 53 | 0 4 7 |
| 6 | $0.51\frac{1}{2}$ | 0 5 3 | $0 5 4\frac{1}{2}$ | 0 5 6 |
| 7 | 0 5 113 | $0.61\frac{1}{2}$ | 0 6 31 | 0 6 5 |
| -8 | 0 6 10 | 0 7 0 | 0 7 2 | 0 7 4 |
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| 14 | 0 11 112 | 0 12 3 | 0 12 61 | 0 12 10 |
| 15 | 0 12 94 | 0 13 12 | 0 13 54 | 0 13 9 |
| 16 | 0 13 8 | 0 14 0 | 0 14 4 | 0 14 8 |
| 17 | 01464 | 0 14 10½ | 0 15 24 | 0 15 7 |
| 18 | 0 15 41 | 0 15 9 | 0 16 11 | 0 16 6 |
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| 27 | 1 3 0 ³ / ₄ | 1 3 7½ | 1 4 2 4 | 1 4 9 |
| 28 | 1 3 11 | 1 4 6 | I 5 I | 158 |
| 29 | 1 4 9 1 | I 5 4½ | I 5 II3 | 167 |
| - 80 | I 5 7½ | т 6 з | 1 6 10½ | 176 |
| 31 | ı 6 5¾ | 1 7 1½ | 1 7 9 1 | I 8 5 |
| 32 | 174 | 1 8 O | 1 8 8 | 194 |
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| 84 | 190] | 199 | 1 10 51 | I II 2 |
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| 87 | 1 11 74 | 1 12 4½ | I 13 13 | I 13 11 |
| 88 | $1 12 5\frac{1}{2}$ | I 13 3 | 1 14 0½ | I 14 10 |
| 39 | 1 13 34 | 1 14 1 <u>}</u> | 1 14 114 | 1 15 9 |

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| 039 | 0 3 10 | 0 3 11 | 0 4 0 | 4. |
| 0 4 81 | 0 4 9½ | $0 4 10\frac{3}{4}$ | 0 5 0 | 5 |
| O 5 7½ | 0 5 9 | 0 5 10 2 | 060 | 6 |
| o 6 6≩ | 0 6 81/2 | 0 6 104 | 070 | 7 |
| 076 | 0 7 8 | 0 7 10 | 080 | 8 |
| 0 8 51 | 0 8 7½ | 0 8 93 | 0 9 0 | 9 |
| $094\frac{1}{2}$ | 0 9 7 | 0 9 91 | 0 10 0 | 10 |
| 0 10 $3\frac{3}{4}$ | 0 10 64 | 0 10 94 | 0 11 0 | 11 |
| 0 11 3 | 0116 | 011 9 | 0 12 0 | 12 |
| 0 12 24 | O 12 $5\frac{1}{2}$ | 0 12 $8\frac{3}{4}$ | 0 13 0 | 13 |
| 0 13 11 | 0 13 5 | 0 13 81 | 0 14 0 | 14 |
| $0.14 	ext{ } 0\frac{3}{4}$ | 0 14 41 | 0 14 84 | 0 15 0 | 15 |
| 0 15 0 | 0 15 4 | 0 15 8 | 0 16 0 | 16 |
| 0 15 114 | 0 16 31 | 0 16 73 | 0 17 0 | 17 |
| 0 16 10} | 0 17 3 | 0 17 71 | 0 18 0 | 18 |
| 0 17 94 | 0 18 21 | 0 18 74 | 0 10 0 | 19 |
| 0 18 9 | 0 19 2 | 0 19 7 | I 0 0 | 20 |
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| I O 71 | I I I | $1 0 0_4$ | | 22 |
| 1 1 6¾ | $1 \ 2 \ 0\frac{1}{2}$ | $1 2 6\frac{1}{4}$ | | 23 |
| 126 | 1 3 0 | 120 1 136 | 1 3 0 | 24 |
| I 3 54 | 1 3 111 | 1 3 0 1 4 $5\frac{3}{4}$ | I 4 0 | |
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| 1 14 81 | I 15 5½ | I 16 24 | 1 17 0 | 37 |
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| 51 | $\begin{bmatrix} 2 & 3 & 6\frac{3}{4} \\ \end{bmatrix}$ | $2 \ 4 \ 7\frac{1}{2}$ | 2 5 84 | 269 |
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| 54 | $261\frac{1}{2}$ | 2 7 3 | $2 8 4\frac{1}{2}$ | '296 |
| 55 | 2 6 113 | 2 8 1 1 | $2 9 3\frac{1}{4}$ | 2 10 5 |
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| 57 | 2 8 81 | $2910\frac{1}{2}$ | $2 \text{ II } O_{4}^{3}$ | 2 12 3 |
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| 59 | $2 10 4\frac{3}{4}$ | 2 II $7\frac{1}{2}$ | 2 12 104 | 2 14 I |
| 60 | 2 11 3 | 2 12 6 | 2 13 9 | 2 15 0 |
| 61 | 2 12 14 | $2 13 4\frac{1}{2}$ | 2 14 74 | 2 15 11 |
| 62 | 2 12 11 | 2 14 3 | 2 15 61 | 2 16 10 |
| 63 | 2 13 94 | 2 15 11 | 2 16 54 | 2 17 9 |
| 64 | 2 14 8 | 2 16 0 | 2 17 4 | 2 18 8 |
| 65 | 2 15 64 | 2 16 10½ | 2 18 23 | 2 19 7 |
| 66 | 2 16 4½ | 2 17 9 | $2 19 1\frac{1}{2}$ | 3 0 6 |
| 67 | 2 17 24 | $2 18 7\frac{1}{2}$ | 3 0 04 | 3 1 5 |
| 68 | 2 18 1 | 2 19 6 | 3 0 11 | 3 2 4 |
| 69 | 2 18 114 | $3 	 0 	 4\frac{1}{2}$ | 3 1 93 | 3 3 3 |
| 70 | $2 19 9\frac{1}{2}$ | 3 I 3 | 3 2 8 2 | 3 4 2 3 5 I |
| 71 | 3 0 74 | $3 \ 2 \ 1\frac{1}{2}$ | 3 3 74 | |
| 72 | 3 1 6 | 3 3 0 | 3 4 6 | |
| 78 | 3 2 44 | 3 3 10½ | 3 5 43 | 3 6 11 |
| 74 | $3 \ 3 \ 2\frac{1}{2}$ | 3 4 9 | 3 6 31 | 3 7 10 1 |
| 75 | 3 4 04 | $3 5 7\frac{1}{2}$ | 3 7 24 | 3 8 9 |
| 76 | 3 4 11 | 3 6 6 | 3 8 1 | |
| 77 | 3 5 9 1 | 3 7 41 | 3 8 113 | 3 10 7 |
| 78 | $367\frac{1}{2}$ | 3 8 3 | $3910\frac{1}{2}$ | 3 10 6 |

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| 1 18 5 1 | 1 19 3½ | $2 O 1\frac{3}{4}$ | 2 I O | 41 |
| I 19 4½ | 2 0 3 | $2 	 1 	 1 	 \frac{1}{2}$ | 2 2 0 | 42 |
| $2 \ 0 \ 3\frac{3}{4}$ | 2 I 2½ | 2 2 14 | 2 3 0 | 43 |
| 2 I 3 | 2 2 2 | 2 3 I | 2 4 0 | 44 |
| 2 2 21 | $2 \ 3 \ 1\frac{1}{2}$ | $2 	 4 	 0^3_4$ | 2 5 0 | 45 |
| $2 \ 3 \ 1\frac{1}{2}$ | 2 4 I | $2 	 5 	 0\frac{1}{2}$ | 260 | 46 |
| 2 	 4 	 0 	 4 | $2 	 5 	 O_2^{\frac{1}{2}}$ | 2 6 • 01 | 2 7 0 | 47 |
| 2 5 0 | 260 | 2 7 0 | 2 8 0 | 48 |
| $2 	 5 	 11\frac{1}{4}$ | 2 6 112 | 2 8 113 | 290 | 49 |
| 2 6 10½ | 2 7 11 | 2 9 111 | 2 10 0 | 50 |
| $2 7 9_4^3$ | 2 8 101 | 2 9 111 | 2 11 0 | 51 |
| 2 8 9 | 2 9 10 | 2,10 11 | 2 I2 O | 52 |
| 2 9 8 | $2 10 9\frac{1}{2}$ | $2 11 10^3_4$ | 2 13 0 | 53 |
| 2 10 $7\frac{1}{2}$ | 2 11 9 | $2 12 10\frac{1}{2}$ | 2 14 0 | 54 |
| 2 11 6} | 2 12 81 | 2 13 101 | 2 15 0 | 55 |
| 2 12 6 | 2 13 8 | 2 14 10 | 2 16 0 | 56 |
| 2 13 51 | $2 14 7\frac{1}{2}$ | 2 15 94 | 2 17 0 | 57 |
| $2 \ 14 \ 4\frac{1}{2}$ | 2 15 7 | $2 16 9\frac{1}{2}$ | 2 18 0 | 58 |
| 2 15 33 | $2.16.6\frac{1}{2}$ | $2 17 9\frac{1}{4}$ | 2 19 0 | 59 |
| 2 16 3 | 2 17 6 | 2 18 9 | 300 | 60 |
| 2 17 2 1 2 18 1 1 | 2 18 5½ | 2 19 84 | 3 1 0 | 61 |
| | 2 19 5 | 3 0 $8\frac{1}{2}$ | 3 2 0 | 62 |
| | $3 	 O 	 4\frac{1}{2}$ | 3 1 84 | 3 3 0 | 68 |
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